Health Insurance AI/ML Survey FAQs

October 22, 2024

Contents

Access Questions

1. **How do we get access to the survey?**

2. **Can multiple people access the survey at the same time?**

3. **What happens if I respond to a section of the survey I was not assigned?**

4. **Can I update my responses?**

File Submission Questions

5. **How do I submit my responses?**

Survey Questions

6. **How will I know my responses were recorded?**

7. **Is there a table of contents for the survey?**

8. **What companies are required to take the survey?**

9. **Will the survey be confidential?**

10. **Can information be provided for the Group in one response?**

11. **What if our company does not use (and has no plans to use) Artificial Intelligence/ Machine Learning defined by this survey?**

12. **Who should be filling out this survey?**

13. **Why is the survey asking about big data and AI techniques?**

14. **Why is this survey asking questions on data governance, privacy governance, data use & protection then they are currently being explored by the Privacy Protections (H) Working Group?**

15. **What are regulators expecting to obtain from the survey?**

16. **Can agreements with vendors prevent companies from disclosing proprietary information?**

17. **Will other states have access to my survey responses?**

18. **What if a company has numerous models in the research, prototype, and proof of concept (POC) phases, but many of them have not been associated with an actual business usage, and even among those that have, not all of them will end up entering the production phase. How do I reflect them in the survey?**

Access Questions

1. How do we get access to the survey?

Each company receiving the examination call letter will receive an email with a survey link unique to each company. [Note: If you have more than one company required to complete the survey, you will receive the number of links you need. These are not identified by company, so you can choose which link to use for which company.] The survey link will be emailed to the one primary company contact identified to receive the survey link. There is no user ID or password required to participate in the survey. Here's what you need to do:

1. The primary contact at each company may share the survey link. Anyone within the company having access to the survey link may complete the survey.

2. The survey link allows multiple users to work on sections of the survey at the same time. It is important to assign sections of the survey to appropriate subject matter experts within the company to properly complete the survey. While the survey will capture all information entered, only the most recent entries will be retained. Any previously entered responses will be overwritten

3. There is no formal submission button for the survey. Responses are automatically recorded once entered. Any person at a company who has access to the company-specific survey link may continue to update responses to survey questions until the survey closes. At that time, responses will become final. Respondents should ONLY update responses in their assigned sections to avoid overwriting responses in unassigned sections.

2. Can multiple people access the survey at the same time?

Yes, anyone with your company specific link can access the survey. Access to the survey will be controlled by the company contact responsible for making sure the survey is completed. You should be assigned a specific section of the survey to complete the survey and should only work on that section. You will have the ability to see how other sections of the survey were completed.

3. What happens if I respond to a section of the survey I was not assigned?

You will overwrite information the person assigned to that section entered.

4. Can I update my responses?

Yes. You may update your responses as often as you like while the survey is open. Once the survey is closed (at the January 15 deadline), your submissions become final and you can no longer update your responses.

File Submission Questions

5. How do I submit my responses?

Your responses are automatically recorded as you complete the survey. The NAIC has immediate access to your responses once you exit the survey. There are no files for you to upload.

Survey Questions

6. How will I know my responses were recorded?

It is important for you to keep a copy of all the data you entered into the survey in a separate source. At the end of the survey, you will be allowed to download a PDF version of your survey responses. However, some of the questions have a wide landscape format and will not completely print in the PDF document. The PDF document is evidence that your responses were recorded. Responses are recorded in real time to the survey response data file. So, if you change a response to a survey item, your new response automatically overwrites your previous response.

7. Is there a table of contents for the survey?

Yes. It is a navigational table of contents. It will appear after the following sections of the survey:

1. Respondent Information
2. General Information

The questions in sections 1 and 2 include filtering questions that determine whether respondents need to complete the entire survey. **These sections must be completed by the primary contact who received the survey link from the NAIC before sending the survey link to subject matter experts to complete their assigned sections.** Once respondents enter the operational section of the survey, they will see a navigational table of contents. The navigational table of contents allows respondents to jump to different parts of the survey. This feature is very useful for assigning sections of the survey to different subject matter experts to fill out. It is important that the primary contact for the company complete sections 1 and 2 before sending the survey link to assignees to complete their sections. Please refer to the Survey Filing Guidance and Definitions document, Appendix B, for a complete listing of all the components of the table of contents. The 2024 Health Insurance AI/ML Survey Questions document is a blueprint for the survey and reflects the survey questions as they will appear on the screen.

8. Which companies are required to take the survey?

Any company licensed to write life insurance in one of the 16 participating states (Colorado, Connecticut, Illinois, Iowa, Louisiana, Maryland, Minnesota, Nebraska, North Dakota, Oklahoma, Oregon, Pennsylvania, Vermont, Virginia, West Virginia, and Wisconsin) and meeting one or more of the criteria below is required to complete the survey.

Criteria:
1. Companies with more than $250,000,000 of earned premium on a countrywide basis which

> write business in one of the 16 participating states, and/or
>
> 2. Companies that represent a significant portion of the market share in one or more of the lines of business for one of the 16 states participating in the survey.

9. Will the survey be confidential?

Yes, individual company information will be confidential. The Requesting States and the NAIC are using a third-party vendor for the collection of the survey responses and survey responses are protected under a confidentiality agreement. Additional information on the survey collection platform, confidentiality, and security may be found on page 1 of the Survey Filing Guidance and Definitions on the Health Insurance AI/ML Survey webpage.

A public report of aggregated information will be issued, but the survey is being conducted pursuant to market conduct authority, and as such will be held confidential by the states and the NAIC.

10. Can information be provided for the Group in one response?

No, surveys should be submitted on an individual company basis.

11. What if our company does not use (and has no plans to use) Artificial Intelligence/ Machine Learning defined by this survey?

If the answer to question 3.1 is "No", the respondent should complete question 3.2, which asks the reason why the answer is no. The survey will be complete at that point and there is no need to answer any additional questions.

12. Who should be filling out this survey?

Data scientists and operations personnel in your organization that have an in-depth knowledge of AI/ML and their governance across all areas of your organization.

13. Why is the survey asking about big data and AI techniques?

The survey was drafted by the Requesting States to support the NAIC's Big Data and Artificial Intelligence (H) Working Group charge to "Research the use of big data and artificial intelligence (AI) including machine learning (ML) in the business of insurance and evaluate existing regulatory frameworks for overseeing and monitoring their use."

14. Why is this survey asking questions on data governance, privacy governance, data use & protection given they are currently being explored by the Privacy Protections (H) Working Group?

While the Privacy Protections (H) Working Group is looking at some aspects of this question, it is important for regulators to understand if data governance, privacy governance, data use & protection in AI/ML models may be different from data in general.

15. What are regulators expecting to obtain from the survey?

To gain a better understanding of where the industry is along the path of AI/ML, the impact it is having on all aspects of health insurance products, the models being used, and the guidelines and best practices companies are using to assure compliance with non-discrimination statutes and regulations. To ensure companies have the appropriate governance in place to manage the use of AI/ML technologies.

16. Can agreements with vendors prevent companies from disclosing proprietary information?

No. This survey is being conducted under the market conduct authority of each of the requesting states. If a company has a contract with their vendor to not allow the insurance regulators to review the information, that contract might be void for public policy reasons, but moreover, if the proprietary information was used in the business of insurance by the insurer, then it would have been subject to the regulatory authority of the participating states.

17. Will other states have access to my survey responses?

Yes, but any access to the survey responses is bound by the confidentiality statutes included in the call letter. If a non-participating state sought access to information in the survey, it would only be shared pursuant to a data sharing agreement which would restrict the usage of any such information.

18. What if a company has numerous models in the research, prototype, and proof of concept (POC) phases, but many of them have not been associated with actual business usage, and even among those that have, not all of them will end up entering the production phase? How do I reflect them in the survey?

There are questions that address this in the "general info tab/section." The questions are (3.6 and 3.9) "Does your company plan to use Artificial Intelligence as defined for this survey?" and "Is your company exploring the use of Artificial Intelligence as defined for this survey?". For the purposes of this survey, we are interested in AI/ML that are in a research, prototype, or proof of concept (POC) phase, or currently in use, by level of deployment.