



9/15/2022

CoCode(s)

Contact

Informational Notice – Homeowners AI/ML Survey

This informational notice is being distributed on behalf of Connecticut, Illinois, Iowa, Louisiana, Nevada, North Dakota, Pennsylvania, Rhode Island, Vermont, and Wisconsin (the “Requesting States”)ⁱ to your company’s Market Conduct Contact, Market Conduct Annual Statement Contact, and Government Relations Contact, if available.

The Requesting States are conducting analysis of various Homeowners Insurers to gain a better understanding of the industry’s use and governance of big data, as used in an Artificial Intelligence and Machine Learning (AI/ML) system. The NAIC, pursuant to a confidentiality agreement with each Requesting State, will collect and compile the information on behalf of and under the direction of the Requesting States.

Your company will receive an examination call letter in late October from the Requesting States to respond to the survey. The NAIC will distribute the call letter on behalf of the Requesting States.

To allow additional time for your company to prepare its responses, documentation relevant to the survey can be found on the [data call webpage](#). The survey webpage contains an Excel survey template and Word document of the survey definitions. The webpage will be updated with additional information necessary to submit your company’s responses to the Requesting States using the NAIC’s Regulatory Data Collection (RDC) tool. The additional information will include a Frequently Asked Questions (FAQ) document, data formatting information, and data validations.

You are strongly encouraged to visit the webpage to familiarize yourself with the survey to begin your internal process to gather the necessary information. Please note the survey format will be modified for use within the RDC tool and to better facilitate gathering the data in a format that will be easily aggregated for anonymity and subsequent reporting. It will look different than the Excel survey template. Access to the survey through the NAIC RDC tool will be available in late October.

Before accessing RDC, you will need to have an NAIC User ID and specific role assigned for this survey. Instructions on how to obtain a User ID and have the AI/ML user role assigned are available on the survey webpage.

Any questions regarding the survey should be e-mailed to naicaimlsurvey@naic.org. Responses will be provided to each e-mail and, where appropriate, the questions with corresponding answers will be compiled into the FAQ document that will be available on the survey webpage in late October.

ⁱ The letter was revised on 10/4/2022 to exclude Oregon as a Requesting State.