

Draft: 2/24/26

Big Data and Artificial Intelligence (H) Working Group
Virtual Meeting
February 17, 2026

The Big Data and Artificial Intelligence (H) Working Group of the Innovation, Cybersecurity, and Technology (H) Committee met Feb. 17, 2026. The following Working Group members participated: Nathan Houdek, Chair, Lauren Van Buren, Coral Manning, and Timothy Cornelius (WI); Doug Ommen, Co-Vice Chair, Daniel Mathis, and Amanda Theisen (IA); Mary Block, Co-Vice Chair (VT); Molly Nollette and Alex Romero (AK); Tom Zuppan (AZ); Ken Allen (CA); Jamie Crise (CO) Wanchin Chou and George Bradner (CT); Karima M. Woods (DC); Stuart Jones (FL); Matt Kilgallen (GA); Weston Trexler (ID); Jack Engle (IL); Chris Cerniauskas (LA); Caleb Huntington and Jackie Horigan (MA); Mary Kwei (MD); Kate Stojsih (MI); Phil Vigliaturo (MN); Brad Gerling (MO); Jacqueline Obusek (NC); Colton Mork (ND); Connie Van Slyke (NE); Christian Citarella (NH); Vanessa DeJesus (NM); Nishtha Ram (NY); Matt Walsh (OH); Landon Hubbard (OK); Michael Humphreys (PA); Matthew Gendron (RI); Andreea Savu (SC); Travis Jordan (SD); Michael Schulz (TN); Eric Lowe (VA); and Lela D. Ladd (WY).

1. Adopted its Feb. 9 Minutes

The Working Group met Feb. 9 and took the following action: 1) adopted its Dec. 7, 2025, minutes; 2) discussed an update on the pilot process of the artificial intelligence (AI) systems evaluation tool; and 3) discussed edits to and heard feedback on the AI systems evaluation tool.

Commissioner Ommen made a motion, seconded by Lowe, to adopt the Working Group's Feb. 9 minutes (Attachment X). The motion passed unanimously.

2. Discussed Edits to the AI Systems Evaluation Tool and Heard Feedback from Interested Parties

Commissioner Houdek announced that Maryland and Louisiana have decided to participate in the pilot process, bringing the total to 11 states, and that the Working Group has heard requests from some trade groups and interested parties for more regular updates.

Karin Gyger (American Council of Life Insurers—ACLI) questioned the intent of the sentence in the third paragraph of Exhibit B (“The references to, and questions about, elements of an AI governance and risk assessment framework in this Exhibit B do not create a requirement that an AI governance and risk assessment framework is inadequate”). Commissioner Houdek responded that the Working Group will revise that sentence.

Gyger commented that the Working Group added a new sentence regarding AI models that augment or automate. ACLI members request that “augment” be deleted from Exhibit A and that the definition of augmentation be deleted, as it could broaden the scope to essentially anything that augments decision-making related to consumers, which the ACLI believes goes beyond direct consumer impact. Commissioner Houdek responded that the Working Group will keep the wording as is, with the intent to keep the language broad in order to collect information, but may narrow the scope based on feedback from the pilot experiences.

Commissioner Houdek stated that there will be an opportunity to provide additional comments before any vote is taken to finalize the tool. The intent of the pilot process is to keep the scope broad to collect as much information as possible, with the intent that the feedback from the pilot states will help refine and narrow the scope, and that there will be an opportunity for comments later this year before the tool is finalized.

Miguel Romero (NAIC) credited Manning, who suggested the proposed wording to the effect that elements of a company's AI systems governance risk assessments are not intended to create new requirements.

Dave Snyder (American Property Casualty Insurance Association—APCIA) noted his concern that companies may be subject to repetitive requests from different states. He stated that he looks forward to the most efficient and expeditious way to perform the pilot. He noted that several places in the tool mention “directly” or “indirectly,” and that the mention of “indirect” concerns APCIA member companies. He also noted that the reference to ensuring the ethical use of AI Systems should be replaced with a tie back to state and federal laws and regulations. He was concerned that the definition of “externally-trained models” might be too broad to include general-purpose generative AI, and suggested that the definition exclude foundational generative AI. He noted a concern about tying complaints back to the AI system or model that was the subject of the complaint. Commissioner Houdek stated that most of those edits had already been made, but noted that his concerns will be taken into consideration.

Romero commented that the distinction between direct and indirect can be blurry and may warrant further conversation.

Ladd asked whether the questions in the Tool would create new regulations or requirements. Romero responded that it should be clarified that the Tool does not intend to create new regulations or requirements.

Miranda Motter (AHIP) expressed the desire that the pilot states coordinate the administration of the Tool consistently and be mindful of insurer holding company structures to avoid duplicative requests to the same legal entities. She asked for the incorporation of a formal, structured input intent in the background document, so that it can be reported out as part of the pilot to further strengthen the evaluation and ongoing improvement of the tool. She noted that it is important to consider annual statement filing obligations when timing the administration of the Tool. Commissioner Houdek responded that the goal is for the pilot states to coordinate as much as possible.

Randi Chapman (Blue Cross Blue Shield Association—BCBSA) reiterated the importance of cooperation among the pilot states to avoid duplicative and conflicting requests and the concern about conflicting with the annual statement filing season. Commissioner Houdek appreciated the busy time period currently and noted the pilot should start after March 1.

Lindsey Stephani (National Association of Mutual Insurance Companies—NAMIC) commented that it would be more appropriate to narrow the definition of predictive models to models that incorporate or use machine learning (ML). She said she will send written comments regarding the definition. She said it would be helpful to understand the reason the generalized linear model (GLM) definition was removed from a prior version. She noted the importance of regular public reporting of both feedback and experience with the pilot to interested parties. Commissioner Houdek noted that the Tool is still a draft, and the Working Group is still taking requested edits.

Commissioner Houdek concluded by stating that the Working Group anticipates finalizing the Tool shortly for pilot use and that the pilot states will coordinate as much as possible during the pilot process in order to learn about further refinements needed. The goal is to finalize the Tool for consideration for adoption at the Fall National Meeting.

Having no further business, the Big Data and Artificial Intelligence (H) Working Group adjourned.