

Big Data and Artificial Intelligence (H) Working Group

Update on Health Insurance AI Survey Work

Commissioner Humphreys
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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

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

Health Insurance AI/ML Surveys – Timeline

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