Life Insurance AI/ML Survey FAQs

April 2, 2023

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?

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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?

2. A company with more than $250 million in premium on all individual policies in 2021
3. A term writer that has issued policies on more than 10,000 lives

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 Life 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 the first question on the survey is "No", the respondent should complete question 4, 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 a deep-dive 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 with AI/ML, the impact it is having on all aspects of life 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