Homeowners AI/ ML Survey - Data Formatting Information

Respondent Info		Required	Notes
1	NAIC Company Code	Yes	Assignment Key. The only integer field.
2	Company Name	Yes	
3	Contact Name	Yes	
4	Contact Title	Yes	
5	Contact Phone Number	Yes	
6	Contact Email Address	Yes	
7	Comments:	No	Max 280 characters.

General		Required	Notes
1	Does your company currently use, plan to use, or plan to explore using Artificial Intelligence (AI)/Machine Learning (ML) as defined for this survey, for any of the following areas? Select all that apply.	Yes	Value must be Yes or No
2	If yes for question 1, indicate the implementation status or plan for each of the listed areas.		
	Currently using	No	Required if #1 is Yes. Drop down option must be selected for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, or Other.
	< 1 year until use	No	Required if #1 is Yes. Drop down option must be selected for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, or Other.
	1 to 3 yearsuntil use	No	Required if #1 is Yes. Drop down option must be selected for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, or Other.
	> 3 years until use	No	Required if #1 is Yes. Drop down option must be selected for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, or Other.
3, 3A-3E	If one of your selections for question 2 was "Other", list the "Other" areas:	No	Required if #2 is Other, 3A-3E must not be blank.
3, 3A-3E	Anticipated timing of implementation for each "other" area:	No	Required if an Other field is listed in 3A-3E must not be blank. Value must be selected for Currently using, < 1 year until use, 1 to 3 years until use, or > 3 years until use.
4	If you are not using AI/ML in any of the areas identified in question 1, select all areas that apply to the following reasons:		
4A	Is it because there's no compelling business reason at this time?	No	Required if #1 is No. Value must be Yes or No.
4B	Is it because you're waiting for regulatory guidance?	No	Required if #1 is No. Value must be Yes or No.
4C	Is it because there's a lack of resources and expertise?	No	Required if #1 is No. Value must be Yes or No.
4D	Is it because there's lack of reliable data and associated security risk?	No	Required if #1 is No. Value must be Yes or No.
4E	Is it because of reliance on legacy systems requiring IT, data, and technology system upgrade before starting AI/ML initiatives?	No	Required if #1 is No. Value must be Yes or No.
4F	Is it because you're waiting on the availability of a third-party vendor product/service?	No	Required if #1 is No. Value must be Yes or No.
4G	Is it because of risk not commensurate with current strategy or appetite?	No	Required if #1 is No. Value must be Yes or No.
4H	Is it because of risk not commensurate with current strategy or appetite?	No	If for other reasons, indicate for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, and Other.

For regression, static, or pre-2000 models (These are the models defined to be excluded from the AI/ML definition for this survey.)			
5	How many Regression, Static, and pre-2000 Models does your company currently use, plan to use, or plan to explore using (which are excluded from the AI/ML definition for this survey)? This can be an estimate. If you do not use or plan to use any such models for a given area, enter 0 in the corresponding field.	No	If using other models, indicate for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, and Other.

Governance		Required	Notes
6	If you are using data, scores and/or AI/ML models aggregated or developed by a third-party, do those contracts include any conditions that would limit disclosure or otherwise limit transparency to regulators reviewing a filing related to Rating? (Yes/No)	No	Value must be Yes or No.
7	If model governance is in place, please select all areas that are documented in your governance program. Refer to the NAIC AI Principles and the FAQ document for a description of each and more information regarding completing this question. PLEASE NOTE: It is expected for the governance levels and maturity to be commensurate with the maturity level and risk associated with the program		
7A	Fairness and Ethics Considerations, do you follow some other existing standards or guidance in regard to governance framework? (Yes/No)	No	Value must be Yes or No.
7B	Accountability for Data Algorithms' Compliance with Laws as well as Intended and Unintended Impacts	No	Value must be Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, or Other.
7C	Appropriate Resources and Knowledge Involved to Ensure Compliance with Laws Including those Related to Unfair Discrimination	No	Value must be Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, or Other.
7D	Ensure Transparency With Appropriate Disclosures Including Notice to Consumers Specific to Data Being Used and Methods for Appeal and Recourse Related to Inaccurate Data	No	Value must be Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, or Other.
7E	AI Systems are Secure, Safe and Robust including Decision Traceability and Security and Privacy Risk Protections	No	Value must be Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, or Other.
8	Do you follow some other existing standards or guidance in regard to governance framework? (Yes/No)	No	Value must be Yes or No.
8A	If yes, were the existing standards or guidance developed internally, provided by a third-party, or a hybrid of internally developed and third-party components?	No	Required if #8 is yes. Value must be Developed Internally, Provided by a Third-party, or Hybrid
9	If any standards or guidance are provided by a third party, please provide the following:		
9A	Name of Third-Party	No	Required if #8A is Provided by a Third-party. Value must be listed for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, and Other.
9B	Components of the Governance Framework	No	Required if #8A is Provided by a Third-party. List for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, and Other.
10	Select all areas where consumers are provided information regarding the data elements being used? (Do not select the area if not disclosing any information other than what is required by law.)	No	Values must be all applicable areas from list for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, Other, and None of the Above.
11	Select all areas where consumers are provided information regarding the purposes for which data elements are being used? (Do not select the area if not disclosing any information other than what is required by law.)	No	Values must be all applicable areas from list of List for Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, Other, and None of the Above.
12	Outside of processees required because of FCRA, do consumers have an opportunity to challenge or correct their specific data?	No	Value must be Yes or No.
12A	If yes, explain process.	No	Required if #12 is Yes. Value must be listed under Companywide, Rating, Underwriting, Claims, Fraud Detection, Marketing, Loss Prevention, and Other.

For regression, static, or pre-2000 models (These are the models defined to be excluded from the AI/ML definition for this survey.)			
13	Does governance differ substantively depending on model type? (Yes/No)	No	Value must be Yes or No.
13A	If yes, explain the process.	No	Required if #13 is Yes.

Model Uses *All model tabs contains one or more model use sections which are all formatted the same. Numbering and wording is based on Rating Model tab*		Required	Notes
1	Does your company use or are you investigating AI/ML for Rating Class Determination?	No	Required if #1 in General includes Rating. *The same is true for the General tab question #1 for each model type.* Value must be Yes or No.
1A	If yes, what is the current level of AI/ML Deployment? (Select the highest level of deployment)	No	Required if #1 is Yes. Value must be Research, Proof of Concept, Prototype, or Implemented in Production.
2	List each AI/ML model used for Rating Class Determination (AI/ML models only, not all GLMs), developed internally or by a third-party, and whether model governance is in place.		
2A-2E	AI/ML Model Name	No	Required if #1 is Yes. Max 280 characters.
2A-2E	Developed Internally or by a Third-party	No	Required if 2A-2E contains AI/ML Model Name. Value must be Developed Internally or Developed by a third-party.
2A-2E	If Developed by a Third-party, then list the Third-party	No	Required if 2A-2E is Developed by a Third-Party.
2A-2E	Indicate the Level of Decisions Influenced by AI/ML (anticipated or already implemented)	No	Required if 2A-2E contains AI/ML Model Name. Value must be Automation (No human intervention on execution), Augmentation (Model advises human who makes decision - model suggests answer), Support (Model provides information but does not suggest decision or action), or Other.
2A-2E	AI/ML Model Category Types. Select all that apply.	No	Required if 2A-2E contains AI/ML Model Name. Value must be DL (Deep Learning), ENS (Ensemble), NN (Neural Network), REG (Regulation), RS (Rule System), RGS (Regression), BAY (Bayesian Methods), DT (Decision Trees), DR (Dimensionality Reduction), IB (Instance-Based), CLU (Clustering),AI (AI that is not categorized as ML), or Other (Any Other)
2F	If more than 5 AI/ML models are used, list them here:		

Other Model Uses *All model tabs contains an "Other" model use section which areall formatted the same. Numbering and wording is based on Rating Model tab		Required	Notes
9	Does your company use or are you investigating AI/ML for Other Rate-Related Functions?	No	Value must be Yes or No.
9A	If yes, list the other functions:	No	Required if #9 is Yes
9B	If yes, what is the current level of AI/ML Deployment? (Select the highest level of deployment)	No	Required if #9 is Yes. Value must be Research, Proof of Concept, Prototype, or Implemented in Production.
10	If yes, what is the current level of AI/ML Deployment? (Select the highest level of deployment).		
10A-10E	AI/ML Model Name	No	Required if #9 is Yes. Max 280 characters.
10A-10E	Developed Internally or by a Third-party	No	Required if 10A-10E contains AI/ML Model Name. Value must be Developed Internally or Developed by a third-party.
10A-10E	If Developed by a Third-party, then list the Third-party	No	Required if 10A-10E is Developed by a Third-Party.
10A-10E	Indicate the Level of Decisions Influenced by AI/ML (anticipated or already implemented)	No	Required if 10A-10E contains AI/ML Model Name. Value must be Automation (No human intervention on execution), Augmentation (Model advises human who makes decision - model suggests answer), Support (Model provides information but does not suggest decision or action), or Other.
10A-10E	AI/ML Model Category Types. Select all that apply.	No	Required if 10A-10E contains AI/ML Model Name. Value must be DL (Deep Learning), ENS (Ensemble), NN (Neural Network), REG (Regulation), RS (Rule System), RGS (Regression), BAY (Bayesian Methods), DT (Decision Trees), DR (Dimensionality Reduction), IB (Instance-Based), CLU (Clustering),AI (AI that is not categorized as ML), or Other (Any Other)
10F	If more than 10 AI/ML models are used, list them here:		

Data Elements *All model tabs contains the same Data Use section which is formatted the same. Numbering is based on Rating Model tab		Required	Notes
100	Select all element types your company uses WITHIN AN AI/ML SYSTEM (specific to AI/ML - not asking if the entity uses these data types generally, in a traditional sense)		

	Internal	No	Value must be a data element type:
			    Consumer or Other Type of "Score"
			    Criminal Convictions
			    Insured Demographic Data
			    Geodemographic Data
			    Education
			    Facial Detection/ Recognition/Analysis
			    Geocoding
			    Topography
			    Historical Wether Information
			    Hurricane Model
			    Excess Wind/ Hail Model Output
			    Flood Model Output
			    Earthquake Model Output
			    Wildlife Wind/Hail Model Output
			    Job Stability, Income
			    Occupation
			    Personal Financial Information
			    Insured Claim Expertise - Home
			    Insured Claim Experience - Auto
			    Industry Territorial Loss Statistics
			    Territorial Crime Rates
			    Medical
			    Online Media
			    Smart Home Devices
			    Security Systems
			    Roof Data
			    Defect Identification in Images
			    Hazard Detection in Images
			    Potential Loss Estimates in Images
			    Claims Estimates in Images
			    Other: Non-Traditional Data Elements

	External	No	Value must be a data element type listed in Internal option
	Both	No	Value must be a data element type listed in Internal option

101, 101A-101E	If External or Both in above question, list each data vendor (For the OTHER category, also list the OTHER data type being used)	No	Required if #100 is External or Both for corresponding data element.
101F	If more than 5 AI/ML RATING data vendors are used for the respective data element type, please list them here: (For the OTHER category, also list the OTHER data type being used)		
102	Does the AI/ML System use as an input any type of Consumer or Other "Score" calculated with the data element as a component of the score calculation?	No	Value must be Yes or No.
	For regression, static, or pre-2000 models (These are the models defined to be excluded from the AI/ML definition for this survey.)		
103	Does your company use the following data element type WITHIN REGRESSION, STATIC, or PRE-2000 MODELS? (Respond Yes or No to each Data Element Type.)	No	Value must be Yes or No.
104	If yes for question 103, estimate the number of these types of models utilizing the data element.		
	Consumer or Other Type of "Score"	No	Required if #103 is Yes. Value must be Yes or No.
	Criminal Convictions (Exclude Auto-Related Convictions)	No	Required if #103 is Yes. Value must be Yes or No.
	Insured Demographic Data (Age, Marital, Status, Size of Family)	No	Required if #103 is Yes. Value must be Yes or No.
	Geodemographic Data (Non-insurance statistics by ZIP code, census block, etc.)	No	Required if #103 is Yes. Value must be Yes or No.
	Education	No	Required if #103 is Yes. Value must be Yes or No.
	Facial Detection / Recognition / Analysis	No	Required if #103 is Yes. Value must be Yes or No.
	Geocoding	No	Required if #103 is Yes. Value must be Yes or No.
	Topography (Land Slope, Elevation, etc.)	No	Required if #103 is Yes. Value must be Yes or No.
	Historical Weather Information (Temperature, precipitation, etc.)	No	Required if #103 is Yes. Value must be Yes or No.
	Hurricane Model Output (AAL, PML, etc.)	No	Required if #103 is Yes. Value must be Yes or No.
	Excess Wind/Hail Model Output (AAL, PML, etc.)	No	Required if #103 is Yes. Value must be Yes or No.
	Flood Model Output (AAL, PML, etc.)	No	Required if #103 is Yes. Value must be Yes or No.
	Earthquake Model Output (AAL, PML, etc.)	No	Required if #103 is Yes. Value must be Yes or No.
	Wildfire Wind/Hail Model Output (AAL, PML, etc.)	No	Required if #103 is Yes. Value must be Yes or No.
	Job Stability	No	Required if #103 is Yes. Value must be Yes or No.
	Income	No	Required if #103 is Yes. Value must be Yes or No.
	Occupation	No	Required if #103 is Yes. Value must be Yes or No.
	Personal Financial Information	No	Required if #103 is Yes. Value must be Yes or No.
	Insured Claim Experience--Home	No	Required if #103 is Yes. Value must be Yes or No.
	Insured Claim Experience--Auto	No	Required if #103 is Yes. Value must be Yes or No.
	Industry Territorial Loss Statistics	No	Required if #103 is Yes. Value must be Yes or No.
	Territorial Crime Rates	No	Required if #103 is Yes. Value must be Yes or No.
	Medical	No	Required if #103 is Yes. Value must be Yes or No.
	Online Media	No	Required if #103 is Yes. Value must be Yes or No.
	Smart Home Devices	No	Required if #103 is Yes. Value must be Yes or No.
	Security Systems	No	Required if #103 is Yes. Value must be Yes or No.
	Roof Data	No	Required if #103 is Yes. Value must be Yes or No.

Defect Identification in Images (Inherent Risk in the Property)	No	Required if #103 is Yes. Value must be Yes or No.
Hazard Detection in Images (risk due to surrounding area)	No	Required if #103 is Yes. Value must be Yes or No.
Potential Loss Estimates in Images (when writing the policy)	No	Required if #103 is Yes. Value must be Yes or No.
Claims Estimates in Images (when setting reserves or adjusting a claim)	No	Required if #103 is Yes. Value must be Yes or No.
Other: Non-Traditional Data Elements (Please provide examples)	No	Required if #103 is Yes. Value must be Yes or No.