

**Home AI/ML Survey**

**Drop-Down Box Options**

**GENERAL TAB:**

Questions 1, 2, 4A-G:

* Companywide
* Rating
* Underwriting
* Claims
* Fraud Detection
* Marketing
* Loss Prevention
* Other

Questions 3A-E:

* N/A
* Currently Using
* < 1 year until use
* 1-3 years until use
* >3 years until use

**GOVERNANCE TAB:**

Questions 6, 8, 12, 13:

* Yes
* No

Questions 7A-E, 10, 11:

* Companywide
* Rating
* Underwriting
* Claims
* Fraud Detection
* Marketing
* Loss Prevention
* Other

Question 8A:

* Developed Internally
* Developed by a Third-Party

**RATING, UNDERWRITING, CLAIMS, FRAUD DETECTION, MARKETING, AND LOSS PREVENTION TABS:**

**Model Uses Section (repeats over a number of rows and questions):**

Question 1:

* Yes
* No

Question 1A:

* Research
* Proof of Concept
* Prototype
* Implemented in Production

Questions 2A-2E:

Column C:

* Developed internally
* Provided by a third-party
* Hybrid of internally developed and third-party components

Column E:

* 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)
* Other

Column F:

* DL = Deep Learning
* ENS = Ensemble
* NN = Neural Network
* REG = Regularization
* RS = Rule System
* RGS = Regression
* BAY = Bayesian Methods
* DT = Decision Trees
* DR = Dimensionality Reduction
* IB = Instance Based
* CLU = Clustering
* AI = Artificial Intelligence that is not ML (and not listed above)
* AML – Automated Machine Learning (another company provides the answer)

**Data Elements Section**

Question 100 in Columns C (Internal), D (External), E (Both):

* Consumer or Other Type of "Score"
* Criminal Convictions (Exclude Auto-Related Convictions)
* Insured Demographic Data (Age, Marital, Status, Size of Family)
* Geodemographic Data (Non-insurance statistics by ZIP code, census block, etc.)
* Education
* Facial Detection/ Recognition/ Analysis
* Geocoding
* Topography (Land Slope, Elevation, etc.)
* Historical Weather Information (Temperature, precipitation, etc.)
* Hurricane Model Output (AAL, PML, etc.)
* Excess Wind/Hail Model Output (AAL, PML, etc.)
* Flood Model Output (AAL, PML, etc.)
* Earthquake Model Output (AAL, PML, etc.)
* Wildfire Wind/Hail Model Output (AAL, PML, etc.)
* Job Stability
* Income
* Occupation
* Personal Financial Information
* Insured Claim Experience--Home
* Insured Claim Experience--Auto
* Industry Territorial Loss Statistics
* Territorial Crime Rates
* Territorial Tax Rates
* Medical
* Online Media
* Smart Home Devices
* Security Systems
* Roof Data
* Defect Identification in Images (Inherent Risk in the Property)
* Hazard Detection in Images (risk due to surrounding area)
* Potential Loss Estimates in Images (when writing the policy)
* Claims Estimates in Images (when setting reserves or adjusting a claim)
* Other: Non-Traditional Data Elements (Please provide examples)

Questions 102-103:

* Yes
* No