

Current Standings of AI Guidance and Requirements by State

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As of April 24, 2024 States have been off to the races to place in the artificial intelligence insurance regulatory Grand Prix. The NAIC adopted the Model Bulletin on the Use of AI Systems by Insurers, which some states have drafted on to adopt bulletins or requirements of their own. Below is a list of the top AI-state racers.

NAIC AI MODEL BULLETIN ADOPTED STATES

Finish Place	State
1	ALASKA
2	NEW HAMPSHIRE
3	NEVADA
4	CONNECTICUT*
5	VERMONT
6	ILLINOIS
7	RHODE ISLAND
8	PENNSYLVANIA
9	KENTUCKY
10	MARYLAND
10	WASHINGTON

*There is an Artificial Intelligence Certification filing due on September 1, 2024, and annually thereafter.

OTHER STATES WITH AI REQUIREMENTS

COLORADO – adopted AI insurance regulations, which took effect late 2023

CALIFORNIA –

- issued a bulletin reminding insurers to avoid discrimination that may result from the use of AI
- adopted a bill requiring that property and casualty insurers disclose AI use to applicants and insureds

PIT STOP – ENGINES REVVING UP

WASHINGTON, D.C. –

- issued a draft AI bulletin based on the NAIC AI Model Bulletin
- issued a data call to identify bias in auto insurance

NEW YORK – in the process of passing an AI circular letter for insurers that use external consumer data and information sources (ECDIS) and/or AI

WASHINGTON – AI task force formed

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