



## Washington State SERFF – New Filing Questions on Artificial Intelligence (AI) Use

From WA OIC <insurance.wa@public.govdelivery.com>

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To Chris Aufenthie <chrisa@aaisonline.com>

### Office of the Insurance Commissioner

This notice informs stakeholders of new SERFF “State Specific” questions designed to capture whether AI tools were used to create or review a filing, or to develop supporting work.

Beginning May 1, 2026, all new SERFF rate and form filings must indicate whether AI was used in the preparation or support of the filing. Filers will be required to identify the AI system used and provide a brief description. This information will assist in understanding how supporting documentation was developed. These additions do not change existing rate or form review standards.

The new questions apply to all Washington SERFF filings and instances, including form, rate, and network filings for P&C and LHD. For each Washington filing or instance, filers will receive the following message and questions:

- *Did you use AI tools (generative AI, machine learning, or AI in vendor tools) to create or review this filing or the work it relies on (rates/factors/rules, underwriting, policy/forms, plan/product design, network)? Please answer Yes or No.*
- *If yes, briefly describe tool/vendor; what it did; what it affected (rates/factors/rules/forms/underwriting/network); role; and impact. If more detail than allowed, attach a letter on the Supporting Documentation tab. If no, enter N/A.*

*Note that the question text above is subject to change. When the response to the AI question does not fit in the 250-character field, attach a separate PDF on the Supporting Documentation tab.*

#### **Illustrative examples** (each within 250 characters):

- *Tool: ChatGPT (OpenAI). Used to draft/clarify form language; affected: forms. Role: writing aid only. Impact: no change to benefits, rates, or actuarial indications; human review performed.*
- *Vendor tool: [Vendor/Product]. Used to review rating factors for anomalies; affected: rates/factors. Role: QA check. Impact: corrected mapping errors pre-submit; actuarial sign-off completed.*

**Revisions** Filers may update/modify their responses to these questions in SERFF after submission if corrections or clarifications are needed, consistent with the filing record. If more detail is needed than the field allows, attach a letter with additional detail on the Supporting Documentation tab. **Materiality note:** When describing AI use, prioritize items that could materially affect the substance of the filing (e.g., product/network design decisions, models, variables, assumptions/estimates, pricing factors, underwriting rules, or coverage/benefit provisions). If AI was used only for administrative drafting or proofreading, you may state that briefly (e.g., “drafting/proofing only; no impact on filing substance”).

The information provided by filers will be utilized for the review of the form and/or rate filings. We anticipate that it may reduce potential inquiries from reviewers and the subsequent review time. If you have any questions about this,

please submit them to [rfhelpdesk@oic.wa.gov](mailto:rfhelpdesk@oic.wa.gov) using "SERFF – AI Questions" in the subject line of your email.

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