2024 Adopted Charges and Workplan

E-Commerce (H) Working Group

Commissioner Troy Downing (MT), Co-Chair
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The **E-Commerce (H) Working Group** will:

A. Examine e-commerce laws and regulations to aid in identifying updates to the E-Commerce Modernization Guide.
The regulator only comment period ended on February 6, 2024. The open comment period ended on March 14, 2024.
 	
Recommend:
• Expose the E-Commerce Modernization Guide for public comment after the regulator only comment period and adopt the Guide early in the year.
• Consider having a public meeting in March or April to discuss this proposed Workplan and adopt the Guide.
• Possibly adopt amendments as we meet with industry, regulator, and consumer representative to identify additions to the Guide.
• Explore the following topics:
   ○ Telemedicine
   ○ Rose of InsureTech
   ○ Telehealth
   ○ Privacy
   ○ EPayPolicy- a product designed for rapid routing, processing and reconciliation of paper check payments for the insurance industry.
   ○ Discuss Pennsylvania's electronic licensure process for insurance licensing forms.

B. This may include meeting with industry experts to understand industry trends that may impact laws and regulations Possible Presentations Could Include: • Sending an invitation to industry to see who would want to talk to the Working Group about the document and where the Working Group is headed.

- Sending an invitation to present to Pennsylvania and a representative from Canopy Connect, (a digital infrastructure that offers easy permissioned sharing to businesses looking to streamline gathering data from consumers), so that the Working Group can hear a presentation on open insurance to understand what the trend is and how the trend may might require additional modernization or revisions to the regulatory framework as well as add consideration of commercial liens and it could touch on producer/agent topics as well.
- Engage with industry and consumer representatives to consider additional topics for addition to the modernization guide.