NAIC Accelerated Underwriting Webinar Outline

Speaker: Shawn Davis
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1. Understanding how consumer data is collected and users are tracked online
   a. Active vs. passive data collection
   b. How cookies work to track individuals
   c. Ways that apps and devices disclose geolocation to third parties
   d. Survey of other industries collecting consumer data
      i. Social media
      ii. Educational technology
      iii. Healthcare
      iv. Finance (via credit cards and mobile apps)
   e. De-identified versus anonymized data
      i. Issues with potential for re-identification
   f. Data brokers

2. Issues that may be of concern with accelerated underwriting going forward
   a. FCRA requirements and jurisdiction
   b. Dangers of Non-FCRA regulated data
   c. Examples of potential inaccuracies and discrimination via risk algorithms

3. Suggestions for guidelines or potential regulation