Market Information Systems (D) Task Force
E-Vote
October 20, 2023

The Market Information Systems (D) Task Force conducted an e-vote that concluded Oct. 20, 2023. The following Task Force members participated: Dana Popish Severinghaus, Chair (IL); Chlora Lindley-Myers, Vice Chair (MO); Lori K. Wing-Heier (AK); Ricardo Lara (CA); Andrew N. Mais (CT); Doug Ommen (IA); Sharon P. Clark (KY); Justin Zimmerman (NJ); Scott Kipper (NV); Glen Mulready (OK); Cassie Brown (TX); Nathan Houdek (WI); and Allan L. McVey (WV).

1. **Adopted its 2024 Proposed Charges**

The Task Force considered adoption of its 2024 proposed charges.

A majority of the Task Force members voted in favor of adopting the Task Force’s 2024 proposed charges (Attachment One-A). The motion passed.

Having no further business, the Market Information Systems (D) Task Force adjourned.

SharePoint/NAIC Support Staff Hub/Member Meetings/D CMTE/2023 Fall National Meeting/MISTF/10-MISTF
MARKET INFORMATION SYSTEMS RESEARCH AND DEVELOPMENT (D) TASK FORCE

Summary Report

The Market Information Systems Research and Development (D) Task Force met October 30 and September 18, 2023. During these meetings, the Working Group:

1. Reviewed the status of submitted Uniform System Enhancement Request (USER) forms and received an update on current NAIC ITG projects.

2. Heard a report from NAIC staff support regarding iSite+ tools and reports to consider for sunset in light of other tools and data that are now available. This includes Tableau dashboards, ThoughtSpot and the NAIC Enterprise Data Warehouse.

3. Approved for preliminary analysis a USER form to add a “General Balanced Billing” as a complaint reason code under “Claims Handling” to the Complaint Database System (CDS).

4. Approved for preliminary analysis a USER form to add “Insurance Company” to the drop down description of complainant in the CDS.

5. Discussed the Market Information Systems Data Analysis Metrics Reports. Due to resource demands to create monthly and quarterly reports, the reports will be produced annually going forward. The 2022 and 2023 data analysis metrics will be completed during the first quarter of 2024.
Virtual Meeting  
*(in lieu of meeting at the 2023 Fall National Meeting)*

**MARKET ANALYSIS PROCEDURES (D) WORKING GROUP**  
Monday, November 20, 2023  
2:00 – 3:00 p.m. ET / 1:00 – 2:00 p.m. CT / 12:00 – 1:00 p.m. MT / 11:00 a.m. – 12:00 p.m. PT

**Meeting Summary Report**

The Market Analysis Procedures (D) Working Group met Nov. 20, 2023. During this meeting, the Working Group:

1. **Adopted its Oct. 16 minutes, which included the following action:**
   A. **Adopted its Sept. 18 minutes which included the following actions:**
      i. Adopted its Summer National Meeting Minutes.
      ii. Discussed plans for a series of Lunch and Learn webinars to instruct new market analysts about market analysis tools and processes.
      iii. Discussed removing the Market Conduct Annual Statement (MCAS) exemption from filing for fraternal organizations. The Working Group agreed to first consider whether the MCAS premium reporting threshold should be raised.
      iv. Invited jurisdictions to engage in discussions with the Working Group chair about their use of the Market Analysis Prioritization Tool (MAPT) in their baseline analysis.
      v. Asked for volunteers to draft standardized ratios for the pet insurance MCAS blank.
   B. **Discussed the Sept. 25 Lunch and Learn, which covered the MAPT, and scheduled the next Lunch and Learn for Oct. 26 to cover the MCAS-MAPT.**
   C. **Reported preliminary results of interviews with 12 jurisdictions about their use of MAPT in their baseline analyses.**
   D. **Received an update from the pet insurance MCAS ratio drafting group.**
   E. **Discussed the current premium reporting threshold for MCAS. The Working Group reviewed data on the number of companies on a national level that would be required to file at different thresholds. The Working Group agreed to provide each jurisdiction with the threshold data on a per jurisdiction basis.**

2. **Discussed the Oct. 26 Lunch and Learn and agreed to have the next Lunch and Learn in January after the Fall National Meeting and holiday season.**

3. **Reported on the continuing interviews with jurisdictions regarding the use of MAPT in their baseline analysis.**

4. **Received an update from the Per Insurance MCAS Ratio Drafting Group.**

5. **Discussed the MCAS premium reporting threshold. This will be continued during the next meeting after all participating MCAS states review the impact of increasing the threshold.**
<table>
<thead>
<tr>
<th>JIRA Key</th>
<th>Request Summary</th>
<th>Date Created</th>
<th>Current Status</th>
<th>Detailed Description</th>
<th>Last date Updated</th>
<th>Request Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>MKTREGREQ-50</td>
<td>MCAS - State Connected 3.4</td>
<td>7/27/2020</td>
<td>In Progress</td>
<td><em>State Connected Project 3.4</em>&lt;sup&gt;*&lt;/sup&gt;&lt;br&gt;After the initial build-out of the Financial Data Repository (FDR) system, an MCAS workstream was constructed using the FDR system. Since the initial FDR was not designed with MCAS in mind, a separation project was conceived three years ago to allow for a system tailored to MCAS and to allow for modernization to reduce required support efforts and increase utility for users. Now that FDR is undergoing a reengineering effort, MCAS needs to be considered for reengineering as well – either separately from FDR or utilizing aspects of the new FDR system.</td>
<td>6/9/2023</td>
<td>Regulator Request</td>
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<tr>
<td>MKTREGREQ-66</td>
<td>USER Form 10065 - Request Adhoc Access to NAIC data</td>
<td>7/16/2021</td>
<td>In Progress</td>
<td><em>State Ahead – Enterprise Data Asset Management Phase II</em>&lt;sup&gt;<em>&lt;/sup&gt;&lt;br&gt;The next phase of the data governance and data warehouse initiative will leverage the lessons learned in Phase I to build out the architecture and tools needed to increase NAIC and NIPR's ability to make data available to regulators in a timely and cost effective manner and improve our data capabilities. The new AWS data platform will consist of three layers: a Data Lake (raw data) layer to contain all data in its original format, a lightly curated layer where data cleansing and some data structure may be applied to data sets (more geared towards data exploration and machine learning), and a business data layer where data will be highly structured (more geared towards data access and usage by state regulators and NAIC applications). Data stewardship will be applied to the remaining financial and market regulation data sets and those data sets will be loaded to the Enterprise Data Platform for use by other State Ahead projects. Additional data policies, standards, and processes will be created and enhancements to the data architecture and toolsets will be implemented. &lt;br&gt;&lt;br&gt;</em> - As of 6/14/2023 - There are 6 states (FL, GA, MI, MN, MS, and OH) the NAIC is still working with to set up database connections and/or waiting for those states to have resources available. Anticipated completion of all states by end of 2023.</td>
<td>6/14/2023</td>
<td>Regulator Request</td>
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<tr>
<td>MKTREGREQ-44</td>
<td>USER form 10051 - Implement MATS service in SBS</td>
<td>2/12/2021</td>
<td>In Progress</td>
<td>Create an interface between existing NAIC MATS Web Service to the SBS examination module allowing for automated communication that would eliminate the need for regulators that use the SBS Examination module from entering information into 2 separate systems. &lt;br&gt;&lt;br&gt;* - STATUS UPDATE 9/28/23: SBS is focusing resources on improving performance of the SBS Market Regulation services before continuing work on MATS. SBS currently developing a plan to start development during the 1st/2nd Quarter of 2024. (PL-20).</td>
<td>6/28/2023</td>
<td>Regulator Request</td>
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<tr>
<td>MKTREGREQ-196</td>
<td>RIRS - State Connected 3.2</td>
<td>2/10/2023</td>
<td>In Progress</td>
<td><em>State Connected Project 3.2</em>&lt;sup&gt;*&lt;/sup&gt;&lt;br&gt;The RIRS coding enhancements were adopted by the Market Information Systems (D) Task Force and the Market Regulation and Consumer Affairs (D) Committee during the NAIC 2021 Summer National Meeting to increase the usefulness and effectiveness of RIRS. The implementation of the new RIRS field and codes will enable market conduct analysts to review regulatory actions on a more granular basis and compare the data with market data in other NAIC databases.</td>
<td>10/17/2023</td>
<td>Regulator Request</td>
</tr>
</tbody>
</table>
| Request | Description | Start Date | Priority | Status | Request Date
|----------|-------------|------------|----------|--------|---------------|
| MKTREQ-199 | Accept new RIRS codes in NAIC systems | 6/14/2023 | In Progress | *State Connected Project 3.2* Update common arch core code to accept new and existing RIRS codes for acceptance in NAIC database. | 10/25/2023
| MKTREQ-200 | Coordinate with state back-office systems to capture and share new RIRS codes in NAIC systems | 6/15/2023 | Prioritized | *State Connected Project 3.2* Coordinate with each states back-office vendors/IT teams to accept new RIRS codes via Common Arch to begin accepting new RIRS codes in the NAIC database. | 10/17/2023
| MKTREQ-33 | USER Form 10054 - Support for Attachments in RIRS | 9/5/2019 | Prioritized | *State Connected Project 3.2* Create a new functionality within the RIRS system for states to upload and attach supporting documents. | 6/13/2023
| MKTREQ-34 | USER Form 10075 - MAPT Add Overall Score, National Score etc. to MAPT | 9/5/2019 | Prioritized | To assist in trending analysis of the data during the baseline process, it would be useful if the Market Analysis Prioritization Tool (MAPT) reports included the current year and previous two years of the Overall Score, National Score, and State Score, as well as the main component and sub-component scores. | 6/13/2023
| MKTREQ-37 | USER Form 10077 - MAPT allow a user to select a new function "All Policy" to kick off all (18) reports. | 9/5/2019 | Prioritized | The data available in this report (Market Analysis Market Share Search Criteria) is not available through any other search tool at the level of detail (Policy Type). This request is to either have an "All Policy Types" option or have the option to highlight more than one policy type (which is available in other reports). Currently users have to run 18 different reports and compile them manually which is time consuming and increases chances of error. | 6/13/2023
| MKTREQ-46 | USER form 10081 - Make MCAS data available in MAPT | 2/12/2021 | Prioritized | Make MCAS data available in MAPT to make it easier to access all of the relevant state's data. Currently the Health MCAS MAPT tool does not include all of the MCAS data submitted by companies, but only includes the data fields needed to generate the various ratios. | 6/13/2023
| MKTREQ-58 | USER Form 10083 - Add subject codes to iSite and CIS Reports | 6/25/2021 | Prioritized | Currently subject codes are captured with the CDS data submitted by the jurisdictions; however, those codes are not displayed anywhere. Adding the Subject code will provide valuable context to the consumers of the complaint data. A new CDS Summary report could allow users to analyze complaint data at a more than a company-specific level. | 6/15/2023
| MKTREQ-45 | USER form 10080.1 - Update action date on systems participating report | 2/12/2021 | Prioritized | The Earliest Action Date on the Regulatory Systems Participating State Report Is Misleading, can we help to provides better context and understanding of the data available. | 6/13/2023
| MKTREQ-63 | USER Form 10083.2 - Add subject codes to iSite Reports | 7/15/2021 | Prioritized | As part of USER form 10083, iSite+ applicable reports would require a change to display subject codes. The subject codes would also need to be added as a value to be reported on to the Closed Complaint Counts By Code Criteria page, Closed Complaints Counts By State, and Closed Complaint Trend criteria pages. Additionally, we would add the ability to select and display the Subject Code to the criteria and results page for the Detailed report. | 6/13/2023
| MKTREQ-64 | USER Form 10083.3 - Develop a new CDS Summary Report. | 7/16/2021 | Prioritized | As part of USER form 10083, Regulators request the creation of a new CDS Summary report. | 6/13/2023
| MKTREQ-118 | USER Form 10084 - Create PICS events for MCAS waiver or extension is initiated or updated but not closed | 10/25/2021 | Prioritized | Currently a PICS event exists that notifies subscribers when an MCAS waiver or extension is initiated or updated. This is a single notification. This request is to create a new PICS event, or possibly enhance the current event, to notify subscribers on a regular basis. This request will directly impact the state insurance regulator staff who are responsible for reviewing and taking action on MCAS filing waiver and extension requests. It will also indirectly benefit the insurance companies with more timely responses to their requests. | 6/13/2023
| MKTREQ-119 | USER Form 10085 - Identify and track telehealth in complaint system | 10/25/2021 | Prioritized | Regulators are requesting a new code in CDS to add a way to identify telehealth to help states track complaints involving telehealth coverage of health care services. Potential definition for the new code: Health service that uses video calling and other technologies to help you see your doctor or other health care provider from home instead of at a medical facility. This will allow for more accurate tracking of complaints involving telehealth benefits. | 6/13/2023

Note: The dates and statuses are placeholders and may not reflect the actual status or dates of the requests.
<table>
<thead>
<tr>
<th>Request ID</th>
<th>Description</th>
<th>Date</th>
<th>Review Level</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>MKTREGREQ-197</td>
<td>MARS - State Connected Project 3.7</td>
<td>12/12/2019</td>
<td>Preliminary</td>
<td><em>State Connected Project 3.7</em> The Market Analysis Review System (MARS) is the application used by market analysts to conduct focused analysis on specific companies. This is a key component of the Market Analysis Framework. MARS will be redesigned to combine MARS Levels 1 and 2 into a single level designed to provide a more thorough review of a company and allow an analyst access to all the relevant data available for a company in the market information systems databases. The rewrite of MARS will also provide more visualization of the data using Tableau.</td>
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<td>MKTREGREQ-49</td>
<td>USER form 10078 - Add links for reviewer</td>
<td>2/12/2021</td>
<td>Preliminary</td>
<td><em>State Connected Project 3.7</em> Currently the links to information that the reviewer uses in the Level One Tool (e.g., Key Annual Statement Pages, MCAS etc.) are not available to the approver when approving the report. This requires the approver to perform additional queries in I-Site if they need to verify the info.</td>
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<tr>
<td>MKTREGREQ-48</td>
<td>USER form 10074 - Allow user comments to be added to level 1 review</td>
<td>2/12/2021</td>
<td>Preliminary</td>
<td><em>State Connected Project 3.7</em> When conducting a market analysis level 1, a state might recommend a level 2 as the next step. The market analysis review is then approved. Once the review is approved no changes can be made. The Market Information Systems Research and Development Working Group recommends that a comment field be added that may provide explanations in some of the following scenarios: For example, there are situations where Level 1’s might be conducted on multiple companies in a group and then a single Level 2 is conducted as the multiple companies all use the same platforms. Or, an exam is called, and a Level 2 is never conducted at all. Because the original Level 1 cannot be modified, other states will not be aware if a Level 2 was done, was not done, etc.</td>
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<td>MKTREGREQ-36</td>
<td>USER Form 10043 - MARS - import average industry loss and expense ratio to MARS Level 1 question 11a and 11b</td>
<td>5/15/2018</td>
<td>Preliminary</td>
<td><em>State Connected Project 3.7</em> As a regulator I want the MARS level 1 Review to populate question 11a and 11b with the data I am asked to review so that I can be more efficient in completing reviews. When completing a Level 1 review, analysts are asked to compare the company’s loss and expense ratios to the industry average. Question 11a asks for the comparison on a national level, and Question 11b asks for the comparison on a state level. However, the industry averages are not provided for comparison. There is a link to the company’s Exhibit of Business report, which provides the national average industry loss ratio, but does not provide the state average.</td>
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<td>MKTREGREQ-47</td>
<td>USER form 10066 - MARS Merge Level 1 &amp; 2 reviews</td>
<td>2/12/2021</td>
<td>Preliminary</td>
<td><em>State Connected Project 3.7</em> Merge MARS Level 1 and MARS Level 2 reviews into a single review.</td>
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<td>MKTREGREQ-145</td>
<td>Automate creation of MIS Metrics</td>
<td>7/19/2022</td>
<td>Preliminary</td>
<td>Generating the MIS metrics reports for states to review is a labor-intensive process and is difficult to produce to help regulators ensure quality data is being sent to the NAIC and shared with other states. That The NAIC has been generating these manually by running queries and manually transferring results to spreadsheets. The vision is to place these reports in a tool where state regulators can access the reports on demand as needed without manual intervention from NAIC staff.</td>
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<td>MKTREGREQ-201</td>
<td>USER Form 10087 - Add new second level code for General Balance Billing</td>
<td>11/2/2023</td>
<td>Preliminary</td>
<td>Recommend adding a new second level coverage for “General Balance Billing” under the first level coverages for Claim Handling to help states track complaints involving General Balance Billing. This will allow for more accurate tracking of complaints involving general balance billing for items that do not fall under the No Surprises Act. For example, Ambulance balance billing</td>
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<td>MKTREGREQ-200</td>
<td>USER Form 10086 - Add new second level code for General Balance Billing</td>
<td>11/2/2023</td>
<td>Preliminary</td>
<td>Recommend adding a new second level coverage for “General Balance Billing” under the first level coverages for Claim Handling to help states track complaints involving General Balance Billing. This will allow for more accurate tracking of complaints involving general balance billing for items that do not fall under the No Surprises Act. For example, Ambulance balance billing</td>
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<td>USER Form 10088 - Adding multiple complainant types to decode table</td>
<td>11/15/2023</td>
<td>Received</td>
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<td>---------------------------------------------------------------</td>
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<td>The following requests have been received recently:</td>
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<td>* Arizona is asking that we add &quot;Insurance Company&quot; to the drop down description of the complainants in the SBS. We use SBS / EHR to manage our health care appeals which are often filed by the insurance company on behalf of their members. Adding this to the complainant drop down list would allow us to accurately record the information in the case and run reports on it.</td>
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<td>* Idaho is requesting that we add ‘Covered Person’, ‘Service Provider’, ‘Court’ and ‘Legislator’ to the complainant type, as well.</td>
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