

## Draft Pending Adoption

Draft: 12/5/23

Market Information Systems (D) Task Force  
Virtual Meeting (*in lieu of meeting at the 2023 Fall National Meeting*)  
November 22, 2023

The Market Information Systems (D) Task Force of the Market Regulation and Consumer Affairs (D) Committee met Nov. 22, 2023. The following Task Force members participated: Dana Popish-Severinghaus, Chair (IL); Chlora Lindely-Myers, Vice Chair, Jo LeDuc, and Brad Gerling (MO); Lori K. Wing-Heier represented by Chelsy Maller (AK); Barbara D. Richardson represented by Tolanda Coker (AZ); Ricardo Lara represented by Don McKinley (CA); Andrew N. Mais represented by Kurt Swan (CT); Vicki Schmidt represented by Craig VanAalst (KS); Sharon P. Clark represented by Ron Kreiter (KY); Justin Zimmerman represented by Erin Porter (NJ); Glen Mulready represented by Landon Hubbard (OK); Nathan Houdek represented by Rebecca Rebholz (WI); and Allan L. McVey represented by Jeannie Tincher (WV).

### 1. Adopted its Oct. 20 Minutes

Director Severinghaus said the Task Force conducted an e-vote that concluded Oct. 20 to adopt its 2024 proposed charges.

VanAalst made a motion, seconded by Swan, to adopt the Working Group's Oct. 20 minutes (Attachment XX). The motion passed unanimously.

### 2. Adopted the Report of the Market Information System Research and Development (D) Working Group

Gerling said the Market Information Systems Research and Development (D) Working Group met Oct. 30 and Sept. 18. During the meetings, the Working Group considered two Uniform System Enhancement Request (USER) forms for additional codes and functionality on the Complaints Database System (CDS). He said the Working Group approved work to begin on adding a claim handling reason code for "balanced billings" and agreed to add "insurance companies" in the drop-down description of the complainant in the State Based Systems (SBS) Complaints and Consumer Assistance and the SBS External Healthcare Review (EHR) portals.

Gerling said the Working Group also heard a report from NAIC staff regarding iSite+ tools and reports to consider for sunset in light of other tools and data that are now available. He said the new tools include Tableau dashboards, ThoughtSpot, and the NAIC Enterprise Data Warehouse. The goal is to be sure the states have improved reports and visualizations of all the data and reports they currently use and need but not maintain multiple reports that duplicate each other or are not used.

Gerling said that NAIC staff reported on the status of the Market Information Systems (MIS) Data Analysis Metrics Report, which measures the accuracy, completeness, and timeliness of data uploaded into the MIS. Due to resource concerns, the Working Group is discussing whether the reports can be provided on an annual basis and still meet the needs of the Working Group.

Kreiter made a motion, seconded by VanAalst, to adopt the report of the Market Information System Research and Development (D) Working Group (Attachment). The motion passed.

### 3. Received a Report from the Market Analysis Procedures (D) Working Group

LeDuc said that during the Task Force's Summer National Meeting, Director Severinghaus asked whether the Market Analysis Procedures (D) Working Group would be interviewing states about their use of the MIS data and

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its effectiveness. As a result, the Working Group decided to send a series of questions to all jurisdictions about their use of the Market Analysis Prioritization Tool (MAPT) and invited each jurisdiction to Webex discussions of their responses. She said the response was terrific, and 27 jurisdictions agreed to interviews. She said a report will be compiled that provides an overview of the most common themes throughout the interviews.

LeDuc said there were a lot of commonalities among all the states, including that most states combine the financial and market MAPT with the Market Conduct Annual Statement (MCAS)-MAPT and begin by downloading all state and national data but focus on state data. She said there is also a consistent use of \$50,000 as a premium threshold for baseline analysis in order to match with the MCAS reporting threshold.

LeDuc said suggestions for improvement included: 1) combining the financial and market MAPT and the MCAS-MAPT reports; 2) providing a glossary and embedded helps in the tools; and 3) having all the lines of business available across the MCAS, MAPT, and Market Analysis Review System (MARS).

LeDuc also said the Working Group began a series of Lunch & Learn sessions to help new and established analysts get together to discuss the MIS tools and share ideas on effectively using them. She said the Lunch & Learn sessions can also provide suggestions for improving the MIS tools.

#### 4. Received an Update on MIS Projects and USER Forms

Chris Witt (NAIC) said the NAIC Information Technology Group (ITG) and the Market Regulation Department teams completed the final pieces of the MCAS work for the 2022 filing year. He said they are already working to set up NAIC systems to collect data for the 2023 data year. He said data call letters will be sent in mid-December, and data collection will begin in mid-March 2024.

Witt also stated that the final piece of the *State Ahead 2.0* strategic plan initiative to grant states ad hoc access to NAIC data is nearly complete. He said the last piece of work is helping states get connected to the databases. Witt said most states are fully on the data warehouse, and a handful of states are working with NAIC staff to finish up. He said he expects the initiative to be completed in 2024.

Witt also said the project to separate MCAS from the Financial Data Repository (FDR) has been put on pause while the NAIC investigates the future of the FDR. He said NAIC staff are currently working with outside vendors to plan what the future looks like for a new system. The work for MCAS will depend on this investigation's outcome. Therefore, it was deemed prudent to pause until more information is known about the overall direction.

Lastly, Witt said the detailed design work for the Regulatory Information Retrieval System (RIRS) enhancement project is underway. He said Angela Hamilton (NAIC) is leading the project, and her team has done much of the work to prepare the way for development to start. He said development is anticipated to begin soon, and then there should be a better idea of the timeline for completion.

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

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**MARKET INFORMATION SYSTEMS RESEARCH AND DEVELOPMENT (D) WORKING GROUP**

**Meeting Summary Report**

The Market Information Systems Working Group met May 5, 2024. During this meeting, 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. 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).
3. Approved for preliminary analysis a USER form to add “Insurance Company” to the drop down for description of complainant.
4. Received the Market Information Systems Data Analysis Metrics Reports for 2022. The 2023 data analysis metrics will be completed prior to the Working Group next meeting following the Summer National Meeting.

## **MARKET ANALYSIS PROCEDURES (D) WORKING GROUP**

### **Meeting Summary Report**

The Market Analysis Procedures (D) Working Group met June 24 and April 29, 2024. During these meetings, the Working Group:

1. Adopted its April 29 minutes, which included the following action:
  - A. Adopted its Feb. 26 minutes which included the following actions:
    - i. Adopted its Fall National Meeting Minutes.
    - ii. Discussed its 2024 charges.
    - iii. Discussed and agreed to maintain the premium reporting thresholds for all Market Conduct Annual Statement (MCAS) blanks.
  - B. Adopted scorecard ratios for the Pet Insurance MCAS blank. These ratios will be publicly posted after the 2024 data year reporting collected in 2025.
  - C. Adopted the requirement for fraternal companies to annually report MCAS. The first filings would be in 2026 for the 2025 data year.
  - D. Discussed the report on the interviews conducted with 26 jurisdictions on their use of the Market Analysis Prioritization Tool (MAPT) for their baseline analysis.
2. Discussed the report on the interviews conducted with 26 jurisdictions on their use of the Market Analysis Prioritization Tool (MAPT) and called for volunteers to review the MAPT and draft recommendations for the enhancement of the tool. Twelve insurance regulators volunteered to participate and held its first meeting on July 15.