

Draft: 11/10/20

Market Information Systems (D) Task Force
E-Vote
October 23, 2020

The Market Information Systems (D) Task Force conducted an e-vote that concluded Oct. 23, 2020. The following Task Force members participated: Lori K. Wing-Heier, Chair (AK); Alan McClain (AR); Ricardo Lara represented by Pam O'Connell (CA); Michael Conway represented by Damion Hughes (CO); Trinidad Navarro represented by Frank Pyle (DE); Robert H. Muriel represented by Erica Weyhenmeyer (IL); Vicki Schmidt (KS); Sharon P. Clark (KY); James J. Donelon represented by Jeffrey Zewe (LA); Grace Arnold (MN); Jon Godfread represented by Johnny Palsgraaf (ND); Barbara D. Richardson represented by Nick Stosic (NV); Tynesia Dorsey represented by Todd Oberholtzer (OH); Kent Sullivan represented by Rachel Cloyd (TX); Mike Kreidler represented by John Haworth (WA); and James A. Dodrill represented by Jeannie Tincher (WV).

1. Adopted its 2021 Proposed Charges

The Task Force considered adoption of its 2021 proposed charges. The Task Force's 2021 proposed charges remain consistent with 2020, except for completion dates being adjusted to the 2021 Fall National Meeting.

A majority of the Task Force members voted in favor of adopting the Task Force's 2021 proposed charges (Attachment One-A).

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

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Draft Pending Adoption

Draft: 8/19/20

Market Information Systems (D) Task Force
Virtual Summer National Meeting
August 4, 2020

The Market Information Systems (D) Task Force met via conference call Aug. 4, 2020. The following Task Force members participated: Lori K. Wing-Heier, Chair (AK); Chlora Lindley-Myers, Vice Chair (MO); Alan McClain represented by Crystal Phelps (AR); Elizabeth Perri (AS); Evan G. Daniels represented by Maria Ailor (AZ); Ricardo Lara represented by Don McKinley and Pam O'Connell (CA); Michael Conway represented by Damion Hughes (CO); Trinidad Navarro represented by Frank Pyle (DE); Doug Ommen (IA); Robert H. Muriel represented by Erica Weyhenmeyer (IL); Vicki Schmidt represented by Tate Flott (KS); Sharon P. Clark represented by Russell Hamblen (KY); James J. Donelon represented by Jeff Zewe (LA); Steve Kelley represented by Matthew Vatter (MN); Jon Godfread represented by Johnny Palsgraaf (ND); Marlene Caride represented by Ralph Boeckman (NJ); Barbara D. Richardson represented by Nick Stosic (NV); Jillian Froment represented by Robert Stroup (OH); Glen Mulready represented by Landon Hubbart (OK); Kent Sullivan represented by Rachel Cloyd (TX); Michael S. Pieciak represented by Christine Rouleau (VT); Michael Kreidler represented by John Haworth (WA); and James A. Dodrill (WV). Also participating were: Brent Kabler (MO); and Larry Wertel (NY).

1. Adopted its 2019 Fall National Meeting Minutes

Director Wing-Heier said the Task Force met Dec. 7, 2019. During this meeting, the Task Force took the following action: 1) adopted its Oct. 29, 2019, minutes; 2) adopted the report of the Market Information Systems Research and Development (D) Working Group; 3) adopted the Market Information Systems (MIS) Data Analysis Metrics and Recommendations; and 4) reviewed outstanding Uniform System Enhancement Request (USER) forms.

Mr. Haworth made a motion, seconded by Director Lindley-Myers, to adopt the Task Force's Dec. 7, 2019, minutes (*see NAIC Proceedings – Fall 2019, Market Information Systems (D) Task Force*). The motion passed unanimously.

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

Mr. Kabler said the Market Information Systems Research and Development (D) Working Group met July 22 and July 8. He said the Working Group heard an update on the request to implement the Market Actions Tracking System (MATS) web service in State Based Systems (SBS). He said the requirements for this request have been defined and approved by the interested states. He said this will allow users to open and update actions in the MATS. SBS is in the beginning stages of development.

Mr. Kabler said the Working Group approved two USER forms to add a subject code of "pandemic" and three coverage codes of "business interruption," "lender-placed insurance," and "pet insurance" in the Complaints Database System (CDS). He said the Working Group also approved the USER form to update the Regulatory Information Retrieval System (RIRS) to display data retention policies and terminology related to action dates.

Mr. Kabler said the Working Group is reviewing the detailed analysis of a USER form to add previously eliminated reason codes in the CDS. The reason codes are to assist in meeting federal reporting requirements under the federal Affordable Care Act (ACA).

Mr. Kabler said the Working Group is continuing to review RIRS codes through the RIRS Code Review Working Group. The subject matter expert (SME) group is updating its original proposal to address questions from the Working Group.

Finally, Mr. Kabler said the Working Group began its review of the 2019 MIS Data Analysis Metrics results.

Mr. Haworth made a motion, seconded by Ms. Rouleau, to adopt the Working Group's report. The motion passed unanimously.

3. Heard a Report on Outstanding USER Forms and Adopted New Subject and Coverage Codes in CDS

Director Wing-Heier said one of the Working Group's charges is to serve as the business partner to review and prioritize submitted USER forms to ensure an efficient use of available NAIC staffing and resources. She said during the 2019 Summer National Meeting, some concern was expressed about the number of USER forms that have not progressed in the last few years. The Task Force requested that the Working Group take a closer look at the prioritization list to determine which projects should be re-prioritized and identify USER forms that are not active.

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Director Wing-Heier said the USER form report has now been split into three major sections: 1) Active USER Forms; 2) USER Forms Being Addressed by *State Ahead* Project; and 3) USER Forms Pending Detailed Analysis. She said the last section consists of those USER form projects that have not yet begun but that the Working Group would like to keep on the report, so the Working Group does not lose track of them. These USER forms are still important, but they have been prioritized lower than those above them on the report.

Director Wing-Heier said the report on USER forms is informational, but the Task Force will consider adoption of two USER forms concerning CDS coding.

Ginny Ewing (NAIC) said USER form 10051 is a request to implement the MATS web service in SBS. She said when the MATS was developed, services were created that could be used by state back office systems to update the MATS. She said this request eliminates the need for states to dual enter data in back office system as well as the MATS. She said the SBS team worked with interested states to define requirements, and it is currently in the process of implementing the first phase, which will allow users to open an action in SBS and send updates to the MATS.

Ms. Ewing said USER form 10053 is a request to enhance the RIRS. She said the RIRS SME group has reviewed comments received after the Working Group's review of its proposed changes, and the SME group is planning to submit an updated proposal for the Working Group to consider later this month.

Ms. Ewing said USER form 10069A is a request to enhance CDS codes. She said it requests adding previously eliminated reason and disposition codes and adding new reason codes. She said the results of a detailed analysis were reviewed during the Working Group's last call, and it will be considered during its next meeting on Aug. 27.

Ms. Ewing said USER form 10080 is a request to update RIRS to provide data retention policies and terminology related to action dates. She said the request includes seven components to provide clarity around the states' regulatory action data in the RIRS. She said two of those components are related to data definitions and will be assisted by the RIRS SME group, and three components are complete. The completed components are: 1) adding the RIRS Data Retention Policy to iSite+; 2) adding an explanation of the RIRS Custody Date to iSite+; and 3) renaming the "Regulatory Systems Participating State Report" to the "RIRS Participating State Report."

Ms. Ewing said USER form 10072 is a request to allow companies to submit new filings for **prior years once Market Conduct Annual Statement (MCAS_[NT1])**. She said the request was completed and released in the first quarter of 2020.

Ms. Ewing said USER form 10069B is a request to add CDS coverage codes for: 1) Lender-Placed Insurance, consisting of Automobile 2nd Level coverage codes for Lender-Placed, Single Interest and Dual Interest; and Homeowner 2nd Level Coverage codes for Lender-Placed, Dual Interest and Hazard; and 2) Pet Insurance, consisting of a miscellaneous coverage code for Pet Insurance. She said the Lender-Placed Insurance codes will allow for better tracking of complaints specific to lender placed insurance on both auto and homeowners that will align with MCAS data reporting. She said it will also allow for the removal of the MCAS data element that companies must report insurance department complaints. She said the Pet Insurance code will allow for more accurate tracking of Pet Insurance complaints. She said the recommended codes are clearly defined, not duplicative of existing codes, and they will add value. She said states' back office systems used to collect complaint data will need to be updated to include the new codes. She said testing will be coordinated with SBS and Sircon. She noted that iSite+ and Consumer Insurance Search (CIS) reports are easily updated via metadata. She said the scope of this project includes updates to the CDS in coordination with state back office systems to include the new codes. The level of effort is between 40 and 120 hours.

Ms. Ewing said USER form 10082 is a request to add new CDS codes for "business interruption" and "pandemic." She said the new codes will allow the states to track complaints related to pandemic events, such as COVID-19, and the tracking of complaints related to business interruption, which is a critical coverage in a catastrophic event. She said the "pandemic" code would be added as a subject code that allows tracking complaints related to a specific condition, which leads to a reason for the complaint. She said CDS is currently capturing subject codes; however, it is not displaying them anywhere. The current CDS reports need to be reviewed to determine where subject code can should be added. Ms. Ewing said the states' back office systems will need to be updated to include the new codes, and NAIC staff will coordinate testing with the vendors.

A new CDS Tableau dashboard is being developed, and it is scheduled to be made available to state insurance regulators this quarter. Since it uses the current metadata, when a new type of coverage code is added, it will be available in the dashboard. Ms. Ewing said the "business interruption" code will be added as a miscellaneous coverage code.

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Ms. Ewing said the scope for adding “pandemic” and “business interruption” includes updates to the CDS in coordination with state back office systems to include the new codes and determining what CDS reports and dashboards to update. She said the level of effort is between 40 and 120 hours.

Mr. Flott made a motion, seconded by Director Lindley-Myers, to adopt USER forms 10069B and 10082 to add a CDS subject code for “pandemic,” and coverage codes for “business interruption,” “lender-placed insurance,” and “pet insurance.” The motion passed unanimously.

4. Heard a Presentation on the Use of AI in MIS

Birny Birnbaum (Center for Economic Justice—CEJ) gave a presentation regarding artificial intelligence (AI), how it used by insurers, the requirements for AI to be effective, and how AI can be used in market regulation. He clarified the distinction between AI and machine learning, noting that AI uses algorithms to mimic human functions, and machine learning takes AI a step further by enabling machines to change the algorithms as they gain more information. He said AI is dependent upon massive amounts of data to be effective. The data must be timely, reliable, granular and sufficient. He noted the current data within NAIC systems is not timely, granular or sufficient enough to be effective in developing algorithms for AI. He outlined two options for using AI in market regulation. One option is to build AI tools for the existing systems, with each AI tool designed to meet a specific purpose. The second option is to determine what the desired outcomes and functionality are and then determine what data is needed to build AI tools to accomplish the functionality.

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

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Conference Calls
MARKET INFORMATION SYSTEMS RESEARCH AND DEVELOPMENT (D) WORKING GROUP
Oct. 26 / Oct. 6 / Aug. 27, 2020
Summary Report

The Market Information Systems Research and Development (D) Working Group met Oct. 26, Oct. 6 and Aug. 27 via conference call in regulator-to-regulator sessions pursuant to paragraph 3 (specific companies, entities or individuals) and paragraph 6 (consultations with NAIC staff members) of the NAIC Policy Statement on Open Meetings. During these meetings, the Working Group:

1. Reviewed the outstanding Uniform System Enhancement Request (USER) forms.

The following requests are complete:

- **10067:** Market Conduct Annual Statement (MCAS) – Creation of an MCAS Company Ratio Trend Report. This request was addressed by the State Ahead project Market Conduct Data Improvements Phase II, which completed in September.
- **10068:** MCAS Market Analysis Prioritization Tool (MAPT) – Modifications for all lines of business for ‘All Coverages’ or ‘Selected Coverages.’ This request was addressed by the State Ahead project Market Conduct Data Improvements Phase II, which completed in September.
- **10069B:** Complaint Database System (CDS) – Enhance complaint codes for lender placed insurance and pet insurance. The necessary system changes to accept these new codes were available in production on Sep. 24.
- **10080:** Regulatory Information Retrieval System (RIRS) – Update RIRS to display data retention policies and terminology related to action dates. This request consists of 7 components: four are now complete; two are pending RIRS subject matter expert (sme) group input; one the Working Group agreed to not address. The recently completed component provides access to custody date information from the RIRS Participating State Report.

The following requests are in development:

- **10051:** Market Action Tracking System (MATS) – Implement MATS web service in State Based System (SBS): Provide SBS Examination module integration for automated submission of information to MATS.
Benefit: Eliminates need for dual data entry in SBS and MATS.
Status: This request is on hold to allow the SBS team to complete Project Tracking component development.
- **10082:** CDS – Track complaints associated with pandemic and business interruption.
Benefit: This request will allow jurisdictions to track complaints related to pandemic events such as the COVID-19 pandemic. Additionally, in a catastrophic event business interruption is a critical coverage and may generate many complaints. This request will allow jurisdictions to track business interruption complaints.
Status: The necessary system changes to accept the new codes were available in production on Sep. 24. USER forms needed to request that the Subject code be displayed in the CDS dashboard and iSite+ and Consumer Insurance Search (CIS) reports.

The following requests are in detailed analysis:

- **10053:** RIRS – Review RIRS Codes – Review of RIRS codes by the RIRS Code Review Working Group to clarify definitions for consistent usage and provide recommendations for revisions.
Benefit: Modernizes outdated reporting of regulatory actions and addresses known issues.
Status: Proposed coding structure changes were shared with Financial and Producer Licensing regulators. The Working Group will review comments received.
- **10080:** Regulatory Information Retrieval System (RIRS) – Update RIRS to display data retention policies and terminology related to action dates.
Benefit: Provides better context and understanding of the data available.
Status: This request consists of 7 components: four are complete; one the Working Group agreed to not address; and the remaining two are pending RIRS subject matter expert (sme) group input.

The following request was considered, and the Working Group agreed not to move forward:

- **10069A:** CDS – Consider adding previously eliminated reason and disposition codes and add new reason codes. Based on the detailed analysis results NAIC staff recommended not moving forward with this request. The recommendation was based on the following:
 - a. CDS is a nationwide database of complaints related to entities subject to regulation under states' insurance laws.
 - b. Five of the requested codes were dropped by the Complaint Handling and Reporting Standards (D) Working Group as either being duplicative or relating to complaints against entities not regulated by Departments of Insurance. In addition, usage of alternate codes was recommended. The other requested code is related to a provider rather than a regulated entity.
 - c. Jurisdictions should have the ability to track state-specific reporting information in their back-office systems.
2. Reviewed proposed RIRS coding structure changes. The proposal was also shared with the Financial Analysis Solvency Tools (E) Working Group and the State Producer Licensing Directors. Feedback was requested and received by Nov. 6. These regulator groups will be notified of the future Market Information Systems Research and Development (D) Working Group call where the proposal and comments will be discussed.
 3. Reviewed the Market Information Systems (MIS) data analysis results. The Working Group will analyze the results and determine if updates to the metrics or methods to improve reporting and data quality are recommended.

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NAIC Market Information Systems Data Analysis Summary November 12, 2020

Objective

It is essential that the systems on which insurance consumers and state insurance regulators depend use reliable data. These systems include, but are not limited to, the Consumer Information Source (CIS), Market Analysis Prioritization Tool (MAPT), Market Analysis Profile (MAP) and Market Analysis Review System (MARS). In addition to these National Association of Insurance Commissioners (NAIC) systems, many state systems and processes use NAIC Market Information System (MIS) data. Therefore, MIS data quality is critical.

The MIS data analysis metrics were developed at the direction of the Market Information Systems (D) Task Force to identify potential data quality issues in the NAIC MIS database. For each system, three aspects of data quality are considered: 1) completeness; 2) timeliness; and 3) accuracy.

Results

Note: These symbols indicate the following changes between periods: (↑) trending in positive direction; (—) no change or unable to determine trend; and (↓) trending in negative direction.

Complaint Database System (CDS)

Completeness:

C1. Identify errors that prevented submitted complaints from successfully loading to the NAIC MIS database.

CDS C1 Trending Results As of 10/13/2020								
△	Year	Total Complaints Submitted	Complaints Not Loaded First Time	Complaints Not Loaded	Complaints Loaded	Errors Created	% Errors to Total Complaints Submitted	% Complaints Not Loaded to Total Complaints Submitted
—	2019*	367,880	93,518	22,926	344,954	112,725	30.64%	6.23%

* A new load process was implemented in Q3 2017, which changed data captured regarding errors. For 2019, 'Number of Complaints Not Loaded' were included in the results. Therefore, trending information to prior years is unavailable.

Timeliness:

T1. Identify jurisdictions that did not submit closed complaints to the NAIC MIS database at least monthly.

CDS T1 Trending Results As of 10/13/2020				
△	Year	# Jurisdictions That Did Not Submit Closed Complaints At Least Monthly	# Jurisdictions That Did Submit Closed Complaints At Least Monthly	% Jurisdictions That Did Not Submit Closed Complaints At Least Monthly
↓	2019	9	47	16.07%
↑	2018*	6	50	10.71%
↑	2017*	9	47	16.07%
↑	2016	13	43	23.21%
—	2015	18	38	32.14%
—	2014	18	38	32.14%

* With the introduction of a new load process, 2017 (Aug – Dec) and 2018 (May – Dec) results represent partial year data.

T2. Identify jurisdictions that did not submit a current complaint to the NAIC MIS database at least monthly.

CDS T2 Trending Results As of 10/13/2020				
△	Year	# Jurisdictions That Did Not Submit a Current Complaint At Least Monthly	# Jurisdictions That Did Submit a Current Complaint At Least Monthly	% Jurisdictions That Did Not Submit a Current Complaint At Least Monthly
—	2019	20	36	35.71%

Accuracy:

A1. Identify complaints submitted with a confirmed indicator and only a disposition of “Complaint Withdrawn,” “No Action Requested/Required,” “Question of Fact/Contract Provision/Legal Issue,” “Company Position Substantiated,” “No Jurisdiction” or “Insufficient Information.”

CDS A1 Trending Results As of 6/11/2020										
Number of Confirmed Complaints with Only the Following Disposition Codes										
△	Year	Complaint Withdrawn (Code 1312)	No Action Requested/Required (Code 1235)	Question of Fact/ Contract Provision/ Legal Issue (Code 1290)	Company Position Substantiated (Code 1295)	No Jurisdiction (Code 1300)	Insufficient Information (Code 1305)	Total	Total Number of All Complaints	%
↑	2019	53	672	646	1,544	119	88	3,122	224,846	1.39%
↑	2018	46	916	1,043	2,086	249	145	4,485	233,562	1.92%
↑	2017	304	1,427	2,038	11,471	1,014	214	16,468	232,764	7.07%
—	2016	359	2,884	2,070	11,763	1,315	248	18,639	255,000	7.31%

A2. Identify complaints submitted for lines of business on companies that have no premium written for those lines of business on the financial annual statement.

CDS A2 Trending Results As of 7/1/2020						
△	Year	# Complaints with No State Level Premium	# Complaints with No National Level Premium	Total Number of Complaints	% No State Level Premium Complaints to Total Complaints	% No National Level Premium Complaints to Total Complaints
↓	2019	11,541	7,656	224,822	5.13%	3.41%
↓	2018	10,484	6,240	233,562	4.49%	2.67%
↑	2017	10,430	5,429	232,764	4.48%	2.33%
↓	2016	11,919	6,964	255,000	4.67%	2.73%
—	2015	10,273	5,816	240,443	4.27%	2.42%

Market Action Tracking System (MATS)

Completeness:

C1. Compare number of “Closed” exams and entities in exams with the reported completed exams and entities in the NAIC’s corresponding year’s *Insurance Department Resources Report* (IDRR).

MATS C1 Trending Results As of 10/8/2020								
△	Year	Exams Closed in MATS	Closed Exams Reported in IDRR	Difference		Entities in Exams Closed in MATS	Entities in Exams Closed in IDRR	Difference
↓	2019	382	511	-129		461	3,749	-3,288
↓	2018	477	598	-121		616	641	-25
↑	2017	525	544	-19		604	920	-316
↑	2016	565	585	-20		670	827	-157
↓	2015	590	880	-290		N/A	N/A	N/A
↓	2014	490	771	-281		N/A	N/A	N/A
—	2013	667	806	-139		N/A	N/A	N/A

C2. Compare number of entities included in “Closed” actions with the reported entities included in market actions including Focused Inquiries and Non-Exam Regulatory Interventions in the IDRR.

MATS C2 Trending Results As of 10/8/2020				
△	Year	Entities in Market Actions Closed in MATS	Entities in Market Actions Closed in IDRR	Difference
↑	2019	617	1,703	-1,086
↑	2018	784	2,197	-1,413
—	2017	834	2,705	-1,871

C3. Identify records in the Regulatory Information Retrieval System (RIRS) with an origin code of “Market Conduct Exam” that do not have a corresponding record in MATS.

MATS C3 Trending Results As of 10/13/2020					
△	Year	RIRS Actions Taken With ‘Market Conduct Exam’ Origin	RIRS Actions Taken with ‘Market Conduct Exam’ Origin’ With MATS	RIRS Actions With ‘Market Conduct Exam’ Origin Without MATS	% RIRS Actions Without MATS to RIRS Actions With ‘Market Conduct Exam’ Origin
—	2019	243	8	235	96.71%
N/A	2018			266	N/A
N/A	2017			216	N/A

Timeliness:

T2. Identify actions with an estimated start date that has passed more than 30 days ago, and the status is “Called Not Begun.”

MATS T2 Trending Results As of 6/11/2020				
△	Year	Actions in ‘Called Not Begun’ Status with Estimated Start Date > 30 Days	Total Actions in ‘Called Not Begun’ Status	% Actions in ‘Called Not Begun’ Status w/ Estimated Start > 30 Days to Total ‘Called Not Begun’ Status
↓	2019	106	106	100.00%
↓	2018	135	172	78.49%
↑	2017	119	161	73.91%
↓	2016	190	251	75.70%
↓	2015	194	270	71.85%
—	2014	136	282	48.23%

T3. Identify actions with a status of “In Settlement” for more than 180 days.

MATS T3 Trending Results As of 6/11/2020				
△	Year	Actions in ‘In Settlement’ Status > 180 Days	Total Actions in ‘In Settlement’ Status	% Actions in ‘In Settlement’ > 180 Days to Total ‘In Settlement’ Status
↑	2019	17	107	15.89%
↓	2018	10	17	58.82%
↓	2017	14	24	58.33%
↑	2016	18	43	41.86%
—	2015	15	33	45.45%
—	2014	6	N/A	N/A

T4. Identify actions with a status of “In Progress” for more than 18 months.

MATS T4 Trending Results As of 6/11/2020				
△	Year	Actions in ‘In Progress’ Status > 18 Months	Total Actions in ‘In Progress’ Status	% Actions in ‘In Progress’ > 18 Months to Total ‘In Progress’ Status
↑	2019	288	1074	26.82%
↓	2018	240	719	33.38%
↓	2017	179	760	23.55%
↑	2016	108	562	19.22%
N/A	2015	163	416	39.18%
—	2014	0	N/A	N/A

T5. Identify actions with a status of “Work Concluded” for more than 120 days.

MATS T5 Trending Results As of 6/11/2020				
△	Year	Actions in ‘Work Concluded’ Status > 120 Days	Total Actions in ‘Work Concluded’ Status	% Actions in ‘Work Concluded’ > 120 Days to Total ‘Work Concluded’ Status
↑	2019	75	142	52.82%
↑	2018	53	69	76.81%
↓	2017	51	60	85.00%
↑	2016	26	55	47.27%
—	2015	53	74	71.62%
—	2014	27	N/A	N/A

T6. Identify actions with a status of “Anticipated” for more than 120 days.

MATS T6 Trending Results As of 6/11/2020				
△	Year	Actions in ‘Anticipated’ Status > 120 Days	Total Actions in ‘Anticipated’ Status	% Actions in ‘Anticipated’ > 120 Days to Total ‘Anticipated’ Status
↑	2019	40	64	62.50%
↓	2018	32	36	88.89%
↑	2017	71	91	78.02%
—	2016	122	144	84.72%

T7. Identify actions with a status of “Suspended” for more than 120 days.

MATS T7 Trending Results As of 7/9/2020				
△	Year	Actions in ‘Suspended’ Status > 120 Days	Total Actions in ‘Suspended’ Status	% Actions in ‘Suspended’ > 120 Days to Total ‘Suspended’ Status
↑	2019	167	169	98.82%
↓	2018	162	163	99.39%
↓	2017	168	173	97.11%
—	2016	142	175	81.14%

Accuracy:

Note: No metrics have been defined to measure MATS data accuracy.

Market Analysis Review System (MARS)

Completeness:

C1. Identify jurisdictions that did complete the minimum threshold that year.

MARS C1 Trending Results As of 10/14/2020			
△	Year	Minimum Threshold	# Jurisdictions That Did Not Complete Minimum Threshold in Year
↓	2019	20 Reviews	29
—	2018	10 Reviews	14
↓	2017	10 Reviews	14
↑	2016	1 Level One Review	7
↑	2015	1 Level One Review	9
—	2014	1 Level One Review	10

Timeliness:

T2. Compare data year to review year for the past year.

MARS T2 Trending Results As of 6/18/2020						
△	Year	Current Data Year	Not Current Data Year	Total Reviews	% Current Data Year to Total Reviews	% Not Current Data Year to Total Reviews
↓	2019	1,551	296	1,847	83.97%	16.03%
↑	2018	1,511	57	1,568	96.36%	3.64%
↓	2017	1,533	99	1,632	93.93%	6.07%
↑	2016	1,928	57	1,985	97.13%	2.87%
↓	2015	1,785	56	1,841	96.96%	3.04%
—	2014	1,900	39	1,939	97.99%	2.01%

Accuracy:

Note: No metrics have been defined to measure MARS data accuracy.

Market Conduct Annual Statement (MCAS)

Completeness:

C1. Identify nonparticipating jurisdictions.

MCAS C1 Trending Results As of 10/14/2020		
△	Data Year	# of Nonparticipating Jurisdictions
—	2019	7
—	2018	7
—	2017	7
↑	2016	7
—	2015	9

C2. Identify missing company filings for current MCAS data year.

MCAS C2 Trending Results As of 10/14/2020				
△	Data Year	Required Filings	Missing Filings	% of Missing Filings to Total Required
↓	2019*	34,594	262	0.76%
↓	2018	31,331	121	0.39%
↓	2017	31,599	130	0.41%
↑	2016	29,645	81	0.27%
↓	2015	28,881	97	0.34%
—	2014	28,927	78	0.27%

* The 2019 data year results will likely change significantly as additional filings due 8/31 (Health and Disability Income) are received and processed.

C3. Identify companies that were required to file, requested a waiver, and the jurisdiction did not respond.

MCAS C3 Trending Results As of 10/14/2020								
△	Data Year	Waivers Approved	Waivers Denied	Waivers Pending	Total Waivers Requested	% Approved to Total Requested	% Denied to Total Requested	% Pending to Total Requested
↑	2019	617	16	38	671	91.95%	2.38%	5.66%
↑	2018	550	20	39	609	90.31%	3.28%	6.40%
—	2017	600	88	58	746	80.43%	11.80%	7.77%

Timeliness:

T1. Identify filings submitted 45 days after deadline for the current MCAS data year.

MCAS C2 Trending Results As of 10/14/2020				
△	Data Year	Required Filings	Filed 45+ Days Late	% of 45+ Days Late Filings to Total Required
↑	2019*	34,594	36	0.10%
↑	2018	31,331	46	0.14%
↓	2017	31,599	261	0.83%
↑	2016	29,645	7	0.02%
↓	2015	28,881	50	0.17%
—	2014	28,927	34	0.12%

* The 2019 data year results will likely change significantly as additional filings due 8/31 (Health and Disability Income) are received and processed.

T2. Identify companies that were required to file, requested an extension, and the jurisdiction did not respond.

MCAS T2 Trending Results As of 10/14/2020								
△	Data Year	Extensions Approved	Extensions Denied	Extensions Pending	Total Extensions Requested	% Approved to Total Requested	% Denied to Total Requested	% Pending to Total Requested
↑	2019	1,262	173	110	1,545	81.68%	11.20%	7.12%
↑	2018	1,468	63	150	1,681	87.33%	3.75%	8.92%
—	2017	1,740	44	189	1,973	88.19%	2.23%	9.58%

Accuracy:

A1. Review validation exceptions for the current MCAS data year.

MCAS A1 Trending Results As of 10/14/2020						
△	Data Year	Validation Exceptions on Original Filings	Current Unresolved Exceptions	Total Validations Run	% Original Filing Exceptions to Total Validations Run	% Current Unresolved Exceptions to Total Validations Run
↓	2019*	39,080	149	4,619,035	.85%	0.00%
↓	2018	22,216	53	2,911,446	.76%	0.00%
↑	2017	19,958	2,386	2,677,924	.75%	0.09%
↑	2016	17,626	252	1,719,728	1.02%	0.01%
↑	2015	13,562	0	1,069,681	1.27%	0.00%
—	2014	14,413	640	1,021,478	1.41%	0.06%

* The 2019 data year results will likely change significantly as additional filings due 8/31 (Health and Disability Income) are received and processed.

A2. Identify refilings.

MCAS A2 Trending Results As of 10/14/2020				
△	Data Year	Amended Filings or Refilings	Total Filings	% Amended Filings or Refilings to Total Filings
↑	2019 *	4,535	40,566	11.18%
↓	2018	5,488	38,607	14.22%
↑	2017	4,325	36,749	11.77%
↓	2016	5,608	36,676	15.29%
↓	2015	4,063	34,130	11.90%
—	2014	3,543	33,761	10.49%

* The 2019 data year results will likely change significantly as additional filings due 8/31 (Health and Disability Income) are received and processed.

Regulatory Information Retrieval System (RIRS)

Completeness:

C1. Identify jurisdictions that have not submitted actions in the past year.

RIRS C1 Trending Results As of 6/30/2020		
△	Year	# Jurisdictions That Did Not Submit Actions
↑	2019	5
—	2018	7
—	2017	7
—	2016	7
—	2015	7
—	2014	7

C2. Identify errors that prevented submitted regulatory actions from successfully loading to the NAIC MIS database.

RIRS C2 Trending Results As of 10/14/2020								
△	Year	Total Actions Submitted	Actions Not Loaded First Time	Actions Not Loaded	Actions Loaded	Errors Created	% Errors to Total Actions Submitted	% Complaints Not Loaded to Total Actions Submitted
—	2019*	14,726	3,220	2,614	12,112	4,757	32.30%	17.75%

* A new load process was implemented in Q3 2017, which changed data captured regarding errors. For 2019, 'Number of Complaints Not Loaded' were included in the results. Therefore, trending information to prior years is unavailable.

Timeliness:

T1. Identify regulatory actions with a date of entry 90 days after the effective date.

RIRS T1 Trending Results As of 6/29/2020						
△	Year	Actions Entered 90 Days or Earlier than Effective Date	Actions Entered 91 Days or Later than Effective Date	Total Actions Effective and Entered	% of Actions Entered 90 Days or Earlier than Effective Date	% of Actions Entered 91 Days or Later than Effective Date
↓	2019	7,049	547	7,596	92.80%	7.20%
↑	2018	7,380	406	7,786	94.79%	5.21%
↑	2017*	7,222	893	8,115	89.00%	11.00%
↑	2016*	7,592	2,616	10,208	74.37%	25.63%
↓	2015*	7,182	6,390	13,572	52.92%	47.08%
—	2014*	7,765	992	8,757	88.67%	11.33%

* For years 2014-2017, this metric evaluated regulatory actions with a date of entry 90 days greater than the date of action.

Accuracy:

Note: No metrics have been defined to measure RIRS data accuracy.

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USER Form #	Application	Requestor	Request Summary	Benefit	Estimated Level of Effort	Phase	Status/Notes
10051 4/9/2014	MATS	MISTF State Survey Project Action Plan #9	Implement MATS Web Service in SBS: Provide SBS Examination module integration for automated submission of information to MATS.	Eliminates need for dual data entry in SBS and MATS	X-Large	Development	On hold. This request is on hold to allow the SBS team to complete Project Tracking.
10053 4/9/2014	RIRS	MISTF State Survey Project Action Plan #22	Review of RIRS Codes: Review of RIRS codes by the RIRS Code Review Working Group to clarify definitions for consistent usage and provide recommendations for revisions.	Modernizes outdated reporting of regulatory actions / addresses known issues	X-Large	Detailed Analysis	In progress. Proposed coding structure changes were shared with Financial and Producer Licensing regulators. The Working Group will review comments received.
10069A 11/11/2015	CDS	Frank Pyle DE	Consider adding previously eliminated Reason and Disposition codes; and add new Reason Codes	Better meet federal reporting guidelines and market analysis needs	Medium	Not Completed	After considering detailed analysis results the Working Group decided not to move forward.
10069B 7/12/2017	CDS	Jo LeDuc WI	Enhance complaint codes for Lender Placed Insurance and Pet Insurance	Better tracking of Lender Placed Insurance complaints that aligns with new MCAS statement; and allow removal of data element companies must report complaints received More accurate tracking of Pet Insurance complaints	Medium	Complete	Necessary system changes to accept the new codes were available in production on 9/24.
10080 9/25/2018	RIRS	Rachel Cloyd TX	Update RIRS to display data retention policies and terminology related to action dates 1. Earliest Action Date on the Regulatory Systems Participating State Report Is Misleading 2. RIRS Data Retention Policy 3. Custody Date 4. Data Dictionary.	Provides better context and understanding of the data available	Small	Detailed Analysis / Complete	Status: 1 – Pending RIRS sme input 2 – Complete 3 – Complete 4 – Pending RIRS sme input 5 – Complete 6 – Complete 7 – N/A

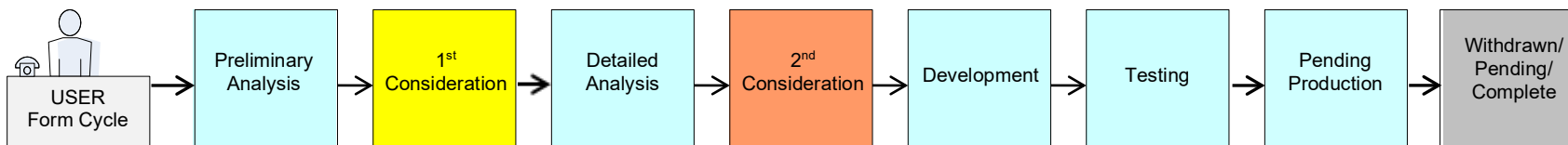
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USER Form #	Application	Requestor	Request Summary	Benefit	Estimated Level of Effort	Phase	Status/Notes
			5. Change the Name of the Regulatory System Participating State Report. 6. Include Custody Date Information in the Regulatory Systems Participating State Report. 7. Change Location of the Regulatory Systems Participating State Report.				
10082 6/17/2020	CDS	Randy Helder NAIC	Track complaints associated with Pandemic and Business Interruption.	This request will allow jurisdictions to track complaints related to pandemic events such as the COVID-19 pandemic. Additionally, in a catastrophic event, business interruption is a critical coverage and may generate many complaints. This request will allow jurisdictions to track business interruption complaints.	Medium	Development	In progress. Necessary system changes to accept the new codes were available in production on 9/24. USER forms needed to request Subject code be displayed in CDS dashboard and iSite+ and CIS reports.

Level of Effort – Small: <40 hours; Medium: 40-120 hours; Large: 120 – 400 hours; X-Large: 400+ hours



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USER forms pending business analysis

USER Form #	Application	Requestor	Request Summary	Benefit	Estimated Level of Effort	Phase	Status/Notes
10054 4/9/2014	RIRS	MISTF State Survey Project Action Plan #23	Support for Attachments: Facilitate submission of supporting documentation. (ex: orders) USER Form 10021: Allow entry of multiple state regulatory actions in RIRS. (added 3/20/13)	Provides easy access to supporting documentation	X-Large	Detailed Analysis	Pending Business Analysis. #2 in backlog.
10075 11/9/2016	MAPT	Cheryl Hawley AZ	Include current year and previous two years of Overall Score, National Score, and State Score, as well as main component and sub-component scores.	Provides 3 years of Scoring data through one source rather than extracting years separately and merging for analysis of trends	Large	Detailed Analysis	Pending Business Analysis. #3 in backlog
10077 4/24/2017	MAPT	Ibrahim Al-Hajiby MN	Allow the user to select 'all policy' types instead of running 18 different reports.	Saves time and increases accuracy by eliminating need to run 18 different reports and merge	X-Large	Detailed Analysis	Pending Business Analysis. #4 in backlog
10081 3/6/2019	MCAS MAPT	Cheryl Hawley AZ	Make all MCAS data available through MAPT allowing states to access more data.	Easy access to all of a state's data to conduct effective and efficient analysis; saves time and more efficient/effective use of limited resources	Large	Detailed Analysis	Pending Business Analysis. #1 in backlog

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USER forms addressed by State Ahead projects

Complete

USER Form #	Application	Requestor	Request Summary	State Ahead Project	Completion Date
10067 10/20/2015	MCAS	Teresa Cooper NAIC	Creation of an MCAS Company Ratio Trend Report	State Ahead – <u>Market Conduct Data Improvements (MAPT) Phase II</u> This project will improve the MCAS Market Analysis Prioritization Tool (MAPT) regulator application by making the data accessible using Tableau dashboards which will provide a visual representation of the data. Current MCAS lines of business will be included in this project. Those lines are: Private Passenger Auto, Homeowners, Life, Annuity, Long-Term Care, Health, and Lender-Placed Auto and Home. At completion of this project, new lines of business will be operational development/maintenance.	September 2020
10068 11/6/2015	MCAS MAPT	Teresa Cooper NAIC	Modifications for all lines of business for “All Coverages” or “Selected Coverages”	State Ahead – <u>Market Conduct Data Improvements (MAPT) Phase II</u> This project will improve the MCAS Market Analysis Prioritization Tool (MAPT) regulator application by making the data accessible using Tableau dashboards which will provide a visual representation of the data. Current MCAS lines of business will be included in this project. Those lines are: Private Passenger Auto, Homeowners, Life, Annuity, Long-Term Care, Health, and Lender-Placed Auto and Home. At completion of this project, new lines of business will be operational development/maintenance.	September 2020

In Progress

USER Form #	Application	Requestor	Request Summary	State Ahead Project	Projected Completion Date
10047 4/2/2014	MAPT MCAS MAPT	Tom Whitener WV	Add option to display data by group code.	State Ahead – <u>Market Regulation Self-Service Dashboard</u> The purpose of this project is to create Tableau dashboards to replace current iSite+ market regulation tools and applications to provide visual representation of the data. This includes reports containing regulatory actions (RIRS data), complaint data (CDS data), MCAS data, financial data, producer data, and antifraud data. Finally, this project will help ensure NAIC staff continues to provide the necessary support to the NAIC members for the ongoing development of MCAS blanks and market analysis. This project will replace the Financial MAPT. The Tableau version of the Financial MAPT will likely include filtering by group code. The Market Conduct Data Improvements (MAPT) Phase II State Ahead project addresses the ability to review MCAS data by group.	December 2021

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10065 7/16/2015	CDS, MAPT, MARS, MATS, RIRS, SPL	Jo LeDuc WI	Provide functionality to access and download data from NAIC systems.	State Ahead – <u>Enterprise Data Asset Management Phase II</u> 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.	December 2021
10071 3/19/2016	All Apps	Jo LeDuc WI	Redesign and enhance I-SITE reports using interactive data visualization and add data analytics.	State Ahead – <u>Market Regulation Self-Service Dashboard</u> The purpose of this project is to create Tableau dashboards to replace current iSite+ market regulation tools and applications to provide visual representation of the data. This includes reports containing regulatory actions (RIRS data), complaint data (CDS data), MCAS data, financial data, producer data, and antifraud data. Finally, this project will help ensure NAIC staff continues to provide the necessary support to the NAIC members for the ongoing development of MCAS blanks and market analysis.	December 2021

Future

USER Form #	Application	Requestor	Request Summary	State Ahead Project	Projected Completion Date
10066 11/06/2015	MARS	MAP (D) WG Teresa Cooper NAIC	Merge MARS Level 1 and MARS Level 2.	State Ahead – <u>Market Analysis Review System (MARS) Redesign</u> The Market Analysis Review System (MARS) will be redesigned to combine MARS Levels 1 and 2 into a single level designed to provide a more focused review of a company and still allow an analyst access to all the relevant data available to a company in the market information systems databases. The rewrite will also provide more visualization of the data through the use of Tableau.	December 2022

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10074 9/20/2016	MARS	John Haworth WA	Allow for comments to be added to a Level 1 review after it has been approved.	State Ahead – <u>Market Analysis Review System (MARS) Redesign</u> The Market Analysis Review System (MARS) will be redesigned to combine MARS Levels 1 and 2 into a single level designed to provide a more focused review of a company and still allow an analyst access to all the relevant data available to a company in the market information systems databases. The rewrite will also provide more visualization of the data through the use of Tableau.	December 2022
10078 4/24/2017	MARS	Tom Whitener WV	Add links for reviewer.	State Ahead – Market Analysis Review System (MARS) Redesign The Market Analysis Review System (MARS) will be redesigned to combine MARS Levels 1 and 2 into a single level designed to provide a more focused review of a company and still allow an analyst access to all the relevant data available to a company in the market information systems databases. The rewrite will also provide more visualization of the data through the use of Tableau.	December 2022