

Draft: 10/9/2025

Third-Party Data and Models (H) Working Group
E-Vote
September 26, 2025

The Third-Party Data and Models (H) Working Group conducted an e-vote that concluded Sept. 26, 2025. The following Working Group members participated: Jason Lapham, Chair (CO); Nicole Crockett, Vice Chair (FL); Charles Hale (AL); Alex Romero (AK); Lori Dreaver Munn (AZ); Chandara Phanachone (CA); Shannon Hohl (ID); Jordan Esbrook (IA); Julie Holmes (KS); Caleb Malone (LA); Jackie Horigan (MA); Marie Grant (MD); Sandra Darby (ME); Phil Vigliaturo (MN); Jo A. LeDuc (MO); Colton Schulz (ND); Christian Citarella (NH); Brandon Rocchio (NV); Matt Walsh (OH); Shannen Logue (PA); Beth Vollucci (RI); Jessica Baggarley (VA); and Rosemary Raszka (VT).

1. Adopted the Third-Party Working Definitions

The Working Group conducted an e-vote to consider adoption of the Third-Party data and model vendor working definitions.

Third-Party Data and Model Vendor

“Third-Party” means any organization, operating independently of any government entity and not otherwise defined as a Licensee, that engages with an insurer to provide data, models, and/or model outputs to the insurer for pricing, underwriting, claims, marketing, and/or fraud detection functions.

“Licensee” means any insurer, producer, advisory or rating organization, third-party administrator, or other similar organization engaged in the business of insurance that is required to be licensed or otherwise authorized to perform insurance-related functions under applicable state law and is subject to examination by the [department of insurance].

The motion passed unanimously with one abstention.

Lapham noted that additional changes to the working definitions should be expected as the framework develops.