

Draft: 11/8/22

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.



Market Information Systems Backlog and USER form status update

Displaying 24 issues at 16/Nov/23 2:32 PM.

JIRA Key	Request Summary	Date Created	Current Status	Detailed Description	Last date Updated	Request Type
MKTREGREQ-50	MCAS - State Connected 3.4	7/27/2020	In Progress	<p>*State Connected Project 3.4*</p> <p>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.</p>	6/9/2023	
MKTREGREQ-66	USER Form 10065 - Request Adhoc Access to NAIC data	7/16/2021	In Progress	<p>*State Ahead – Enterprise Data Asset Management Phase II*</p> <p>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.</p> <p>* - 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.</p>	6/14/2023	Regulator Request
MKTREGREQ-44	USER form 10051 - Implement MATS service in SBS	2/12/2021	In Progress	<p>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.</p> <p>* - 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. (PI-20).</p>	6/28/2023	Regulator Request
MKTREGREQ-196	RIRS - State Connected 3.2	2/10/2023	In Progress	<p>*State Connected Project 3.2*</p> <p>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.</p>	10/17/2023	Regulator Request

MKTREGREQ-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.	10/17/2023	Regulator Request
MKTREGREQ-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	Regulator Request
MKTREGREQ-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	Regulator Request
MKTREGREQ-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	Regulator Request
MKTREGREQ-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 go run 18 different reports and compile them manually which is time consuming and increases chances of error.	6/13/2023	Regulator Request
MKTREGREQ-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	Regulator Request
MKTREGREQ-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 more than a company-specific level.	6/15/2023	Regulator Request
MKTREGREQ-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	Regulator Request
MKTREGREQ-63	USER Form 10083.2 - Add subject codes to iSite Reports	7/16/2021	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	Regulator Request
MKTREGREQ-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	Regulator Request
MKTREGREQ-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	Regulator Request
MKTREGREQ-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	Regulator Request

MKTREGREQ-197	MARS - State Connected Project 3.7	12/12/2019	Preliminary Review	*State Connected Project 3.7* 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.	6/13/2023	Regulator Request
MKTREGREQ-49	USER form 10078 - Add links for reviewer	2/12/2021	Preliminary Review	*State Connected Project 3.7* 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.	6/13/2023	Regulator Request
MKTREGREQ-48	USER form 10074 - Allow user comments to be added to level 1 review	2/12/2021	Preliminary Review	*State Connected Project 3.7* 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 1s 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.	6/13/2023	Regulator Request
MKTREGREQ-36	USER Form 10043 - MARS - import average industry loss and expense ratio to MARS Level 1 question 11a and 11b	5/15/2018	Preliminary Review	*State Connected Project 3.7* 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.	6/13/2023	Regulator Request
MKTREGREQ-47	USER form 10066 - MARS Merge Level 1 & 2 reviews	2/12/2021	Preliminary Review	*State Connected Project 3.7* Merge MARS Level 1 and MARS Level 2 reviews into a single review.	6/13/2023	Regulator Request
MKTREGREQ-145	Automate creation of MIS Metrics	7/19/2022	Preliminary Review	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.	6/13/2023	
MKTREGREQ-201	USER Form 10087 - Add new second level code for General Balance Billing	11/2/2023	Preliminary Review	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	11/15/2023	Regulator Request

MKTREGREQ-202	USER Form 10088 - Adding multiple complainant types to decode table	11/15/2023	Received	<p>The following requests have been received recently:</p> <ul style="list-style-type: none"> * Arizona is asking that we add "Insurance Company" 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. * Idaho is requesting that we add 'Covered Person', 'Service Provider', 'Court' and 'Legislator' to the complainant type, as well. 	11/16/2023	Request
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