

2023 MISTF

1. Charges

- a. Ensure that the MIS support the strategic direction set forth by the Market Regulation and Consumer Affairs (D) Committee.
- b. Analyze the data in the MIS. In accordance with the first recommendation of the adopted Review of Artificial Intelligence Techniques in Market Analysis, recommend methods to ensure better data quality.
- c. In conjunction with the Market Analysis Procedures (D) Working Group and in accordance with the second recommendation of the adopted Review of Artificial Intelligence Techniques in Market Analysis, assess currently available market analysis data to identify needed improvements in the effectiveness of the data for market analysis and the predictive abilities of the market scoring systems utilizing the data.
- d. Provide guidance on the appropriate use of the MIS and the data entered in them.
 - i. Complaint Database System (CDS).
 - ii. Electronic Forums.
 - iii. Market Actions Tracking System (MATS).
 - iv. Market Analysis Profile.
 - v. Market Analysis Prioritization Tool (MAPT).
 - vi. Market Analysis Review System (MARS).
 - vii. Market Conduct Annual Statement (MCAS).
 - viii. Regulatory Information Retrieval System (RIRS).
 - ix. 1033 State Decision Repository (in conjunction with the Antifraud (D) Task Force)

2. MIS Research and Development Working Group

Members: Brent Kabler (MO) – Chair; John Haworth (WA) – Vice-Chair

AK; AZ; CA; IL; KS; KY; NE; OH; OR; TX; WV; WI

- a. Serve as the business partner to review and prioritize submitted Uniform System Enhancement Request (USER) forms to ensure an efficient use of available NAIC staffing and resources.
- b. Assist the Task Force with tasks as assigned, such as:
 - i. Analyze MIS data.
 - ii. Provide state users with query access to MIS data.
 - iii. Provide guidance on the appropriate use of the MIS.

*Virtual Meeting**(in lieu of meeting at the 2023 Summer National Meeting)***MARKET INFORMATION SYSTEMS RESEARCH & DEVELOPMENT (D) WORKING GROUP**

Monday, May 22, 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 p.m. PT

Meeting Summary Report

The Market Information Systems (D) Working Group met May 22, 2023. During this meeting, the Working Group:

1. Reviewed its charges and goals for 2023.
2. Reviewed the status of submitted Uniform System Enhancement Request (USER) forms and received an update on current NAIC ITG projects.
3. 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.
4. 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.

Virtual Meeting

(in lieu of meeting at the 2023 Summer National Meeting)

MARKET ANALYSIS PROCEDURES (D) WORKING GROUP

Monday, July 17, 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 July 17, 2023, June 12, May 8 and April 10. During these meetings, the Working Group:

1. Developed a list of market analysis data sources commonly used by market conduct analysts. This list will be the starting point for assessing the currently available market analysis data for needed improvements in the effectiveness of the data and its predictive abilities.



Market Information Systems Research and Development (D) Working Group Backlog and USER form status update

Displaying 23 issues at 24/Jul/23 10:44 AM.

JIRA Key	Request Summary	Date Created	Current Status	Detailed Description	Last date Updated	Request Type
MKTREGREQ-41	USER form 10053 - Review of RIRS codes	2/11/2021	Closed	<p>*State Connected Project 3.2* Review of RIRS codes by the RIRS Code Review Working Group to clarify definitions for consistent usage and provide recommendations for revisions in preparation for RIRS project.</p>	6/15/2023	Regulator Request
MKTREGREQ-50	MCAS - State Connected 3.4	7/27/2020	In Progress	<p>*State Connected Project 3.4* 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* 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	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. As of 7/20/2023 - 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 4th Quarter of 2023. (PI-19).	6/28/2023	Attachment Four Request
MKTREGREQ-196	RIRS - State Connected 3.2	2/10/2023	Prioritized	*State Connected Project 3.2* 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. As of 7/20/2023 - The first portion of the RIRS project will be starting in Q3, currently scheduled to start before the end of August.	6/15/2023	Regulator Request
MKTREGREQ-199	Accept new RIRS codes in NAIC systems	6/14/2023	Prioritized	*State Connected Project 3.2* Update common arch core code to accept new and existing RIRS codes for acceptance in NAIC database.	6/15/2023	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.	6/15/2023	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	Attachment Four 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.	6/9/2023	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	<p>*State Connected Project 3.7*</p> <p>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:</p> <p>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.</p>	6/13/2023	Attachment Four 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	<p>*State Connected Project 3.7*</p> <p>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.</p>	6/13/2023	Regulator Request
MKTREGREQ-47	USER form 10066 - MARS Merge Level 1 & 2 reviews	2/12/2021	Preliminary Review	<p>*State Connected Project 3.7*</p> <p>Merge MARS Level 1 and MARS Level 2 reviews into a single review.</p>	6/13/2023	Regulator Request
MKTREGREQ-145	Automate creation of MIS Metrics	7/19/2022	Preliminary Review	<p>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.</p>	6/13/2023	