

# DISB Data Call: Qualitative Questions

Draft | Nov 30, 2022

*DISB plans to gather some qualitative information along with the data call, to have additional context around insurers' submissions.*

## Section 1: Existing bias assessment policies and procedures

DISB would like to understand existing policies and procedures related to testing for bias or Unfair Discrimination.

1. What principles or standards related to bias and Unfair Discrimination is your company committed to meeting? (max 500 words)
2. Who within your company decides what needs to be reviewed or assessed for bias or Unfair Discrimination? (max 300 words)
3. Does your company do any analysis or testing related to bias or Unfair Discrimination in the provision of quotes, underwriting, premium/pricing, or loss ratios? If so, please describe. (max 500 words)

The following questions apply if you answered “Yes” to (3)

4. What dimensions of potential bias do you consider in this analysis or testing (e.g., race/ethnicity, other)?
5. What methodologies do you use, if any, to determine race or other demographic information in connection with this testing? (max 300 words)
6. Describe the specific analyses you conduct to measure differences in quotes, underwriting outcomes, premiums, or loss ratios between demographic groups. (max 500 words)
7. How do you interpret the results? Specifically, how do you decide whether the quotes, underwriting decisions, premiums, or loss ratios are permissible? (max 500 words)
8. How do you mitigate problems once they've been discovered? (max 500 words)

## Section 2: Supporting artifacts

In this section DISB requests documentation from actual instances of the governance and testing procedures described in Section 1. Examples of documentation could include: reports, memoranda, presentations, or records from meetings.

1. Please submit documentation from one or more instances of: Assessment of potential bias or Unfair Discrimination in the provision of quotes, underwriting, premium/pricing, or loss ratios. (Your response to this question should list the instances for which you are submitting documentation. For each instance, please provide a brief overall summary of what was assessed, and brief description of each corresponding document submitted.)

### Section 3: Information to accompany your data call submission

In this section DISB requests two documents that explain and contextualize the data you submitted in response to the data call.

1. Data dictionary. Please provide a document that defines and explains the structure of the following variables: [specific variables t.b.d. pending comments on the data call spreadsheet]
2. Gap report. If you were unable to respond to any part(s) of the data call, please explain what is missing and why these records and/or variables could not be provided.

### Section 4: Information about data collected on auto insurance quotes

DISB would like to understand if and how you collect information about consumer quotes.

1. Do you maintain a computerized quoting system for auto insurance policies available either directly to the public or available to your authorized agents/brokers? If so, please provide a brief description, including whether you collect and analyze data from the system for quotes and whether the analysis includes quotes that do not turn into applications or policies.
2. Do you otherwise collect data on quotes for auto insurance policies from your company? If so, please describe the source and whether it includes data on quotes that do not result in applications or policies.
3. Do you collect any data that compares auto insurance policy quotes on policies from your company to quotes from other insurers? If so, please describe the source and whether it includes data on quotes that do not result in applications or policies.