
DISB Data Call: Qualitative Questions

Section 1: Existing bias assessment policies and procedures

DISB would like to understand if insurers are conducting internal reviews to identify bias or Unfair Discrimination related to underwriting or pricing of private passenger automobile insurance.

1. 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 (1)

2. What principles or standards related to bias and Unfair Discrimination does your company use for this analysis? (max 500 words)

3. Who within your company decides what needs to be reviewed or assessed for bias or Unfair Discrimination? (max 300 words)

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 provides a list of values with corresponding explanations, and/or other information as requested in the “Notes” column of the data call spreadsheet, for at least the following variables. If you wish to provide additional information on other variables, feel free:

- quote_channel
- uw_company
- uw_tier
- uw_tier_standardized
- quote_finalprice_mode
- coverage_status

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.