

May 14, 2024

The Department of Insurance, Securities and Banking (DISB) is pleased to release the *Report on Market Conduct Examination - Evaluating Unintentional Bias in Private Passenger Automobile Insurance* (Market Conduct Review). The draft report is an analysis of the data collected from 23 insurers related to quotes, premiums, and losses by race. The examination in the report covers the period from January 2019 to December 2021.

The Market Conduct Review is the first of its kind examination, reviewing data from insurers writing private passenger automobile insurance coverage in the District of Columbia. All insurers writing private passenger automobile insurance during the period of the examination have been included in the analysis in this report, regardless of the volume of premium written. The examination showed a difference in premiums by race and a similar difference in losses by race. Consequently, in this report, DISB endeavored to reduce or eliminate the impact of factors that may have a direct causal relationship with losses; after adjusting for those factors, DISB still identified a racial gap in the premiums.

DISB seeks comments on this draft report to inform the final report. DISB will provide a 45-day period for public comment on the report, ending June 28, 2024. Any responses, questions, and feedback should be submitted to Associate Commissioner Philip Barlow as indicated below and will be posted to our [website](#). DISB will allow an additional 14-day public comment period for rebuttals ending July 12, 2024. The Department will also have an open call for any questions or clarifications to assist in developing comments and an opportunity to engage in a public meeting hosted by DISB. The open call will be conducted on Webex on June 7, 2024, at 2:00, a link for the call is [here](#). Information about the call is also available on our [website](#).

At the conclusion of the comment periods, DISB will develop and publish the final report and consider the need for regulatory changes to our filing requirements or review processes. Any regulatory action considered because of the findings of this report will utilize the same open and transparent process DISB has followed to date, giving all stakeholders adequate opportunity to provide input.

Before finalizing and developing any regulatory recommendations, the Department will consider feedback from insurers, consumer advocates and other interested parties on the methodology and conclusions from the analysis.

Please direct feedback, comments, and questions via email to Associate Commissioner Philip Barlow at [philip.barlow@dc.gov](mailto:philip.barlow@dc.gov) or call (202) 442-7823. For press inquiries, please email Chief Communications Officer Art Swift at [arthur.swift@dc.gov](mailto:arthur.swift@dc.gov) or call (202) 733-7875.

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