

2022-06-28 RRSC Agenda and Meeting notes

June 7, 2022

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When:

Tuesday, June 7, 2022

9am to 10am PDT/12:00PM-1PM EST

ZOOM Please Register in advance for this meeting:

https://zoom.us/meeting/register/tJwpcO2spjkeE9a1HXBeyBxz7TM_Dvo8Ne8j

Attendees:

[Jefferson Braswell](#)

[Nathan Southern](#)

[Lori Munn](#)

[Robin Westcott](#)

[peter antley](#)

Lanaya Nelson

[Truman Esmond](#)

[Joan Zerkovich](#)

[Sean W. Bohan](#)

[Megan Ebling](#)

[Dale Harris](#)

[Sandra Darby](#)

@Susan Chudwick

Regina Daw

Kim Brown

[George Bradner](#)

[Tsvetan Georgiev](#)

Agenda Items:

1. Convention of meeting - Robin Westcott AAIS
 - Linux Foundation anti-trust statement - Nathan Southern LF
 - Brief round of introductions from attendees
2. North Dakota Department. of Insurance
 - Discussion of different use cases per charter - Chris Aufenthie - ND ROI
 - Draft letter to current openIDL members to invite participation
3. RRDMWG report - Peter Antley AAIS
4. OpenIDL Executive update - Jeff Braswell ED
5. Regulatory feedback and discussion - Robin Westcott, AAIS

Recording/Meeting Notes

Meeting Notes - Nathan Southern:

1. Introduction by Nathan Southern/Read of LF Antitrust Statement

2. Robin Westcott asked Nathan to pull up agenda

3. Round of intros - Robin called for additional intros personal intros from new people - Sandra Darby followed suit and introduced

4. Robin - broad overview

RRSC charter published in wiki but our main job is to help align work going on in RRDMWG and in separate use cases, to inform how we help advance work. Charter and wiki fill in details of RRSC's role.

5. Focus on Use Case - ND -

work over last couple of weeks had focused on ND. Robin introduced Chris Aufenthie for highlights of ND use case.

All of materials we submitted with RFP and RFI posted on wiki for reference of all concerns. Essentially we'd like steering committee to know and understand this use case and if other members of idl community want to participate this would be welcome

6. Chris Aufenthie explained ND Use Case- concerns identification of illegally uninsured drivers. Two bills brought into ND legislative session

-Most recent bill brought in to verify insurance as active - but cost extremely high, required hiring more people

-Goal: reduce govt and cut costs instead of trying to increase them. How do we regulate this more efficiently

-Talks began in ND re: what is the real percentage of uninsured drivers. Best they could do was a rough estimate re: known uninsured claims. This didn't suffice. They needed a better method as a no-fault state. Roughly estimated a 13% of driving population that lacks insurance.

-Talks began that led to an RFI process - distributed ledger technology is ideal in this scenario. Irrefutable, secure, can be built on for successive projects. AAIS is further along than anyone working in this space, understands insurance and technology sides = an ideal partner

-They picked top 10 carriers in ND required to participate in this, within POC phase, using VIN #s to obtain matches. Letters of required participation have gone out

-Chris invited additional carriers to join in. At this point, essentially it is a stakeholder meeting. Now is the time to do it - when it becomes a legal requirement, it will be too late. Unwise to wait until later to see how it pans out.

-Kick off meeting 7/26/22 - invited anyone who is interested to join this. They want to show how and why the technology works (the extent of its efficacy) by the end of this calendar year.

-Mr. Braswell thanked Chris Aufenthie for the explanation and subsequent invite.

-Ms. Westcott: APCIA working group has done some of this IICMVIA - based around getting some of this info, but it goes into centralized databases used to generate a report or match for the states. The more we do this the bigger the database. Has no future ability to do real time dynamic

queries. Very difficult to do. A more manageable technology is absolutely critical. ND had a great insight in using openIDL technology

-Mr. Aufenthie: asked all interested parties to reach out to himself and/or Robin at AAIS to give those parties a voice on the table - flexibility and input. Move toward regulatory reporting.

-Some letters will also go out to board members to further explain this.

-Right now POCs just looking at personal lines.

7. RRDMMWG Updates - Peter Antley

-Mr. Antley: working on producing auto coverage report. Working with initial data standard of replicating aais stat plan to prove the viability of the plumbing.

-Last week arithmetic for calculating earned premium. This was approved

-This Friday will be taken off for the holiday. Next meeting held the following Friday

-Greg Williams will be presenting a similar chart - arithmetic for calculation for car years.

-Then moving into incurred loss and processing loss records/spike POCs and how to utilize reporting based on premiums.

-We will have a sense of what comprehensive reporting looks like via idl infrastructure

-AWG making key progress.

-Mr. Antley then returned meeting to Ms. Westcott.

-Ms. Westcott- we must add elements that enable us to look at more advanced and timely reporting than what we have..

-Question: how to we formalize the info we get from SR now in a way that everyone can deploy (read: alignment) and support that, and with that, we need to ensure we're informing and getting back info from RR community on what is working well.

-Mr. Antley pointed to Mr. Sayers: a lot of work with insurance manager via JSON to add address, coverage and effective dates, etc. adding to condensed model that we currently have. Many discussions ongoing re: how robust of a model we will need. Looking ahead to the future.

-Ms. Westcott pointed to Ms. Darby: we want to give you whatever info you need to support your NAIC work. Outlined how our work so far can support their desired destination.

-Mr. Antley: we've spoken with George and Eric as key contributors and looking at how we go beyond auto - into address, other fields, also getting more timely information.

-Clarified re: address: we're talking about homeowners, hurricanes, other lines outside of auto. These conversations on the horizon.

-Ms. Westcott outlined an example of an address-driven event for auto - key to talk to car manufacturers, etc. But first we need to build toward this further.

-Ms. Westcott: Not everything insurance companies have needs to be filtered to database - we have to pick and choose what is relevant by building toward the future.

8. Executive Director openIDL Jeff Braswell Update:

-Mr. Braswell - pointed to bigger picture of working with different stakeholders to gather future requirements.

-AWG has been defining requirements from carrier side, excellent discussions ongoing with AAIS and others. We're working on building this list of requirements from other stakeholders, re: how network is governed, from AAIS re: analytics process and capabilities, and also

input from regulators for what they see as requirements in future.

-We are trying to take a larger role in helping coordinate various activities in what IDL can step up and do. Invited anyone who has questions to reach out.

-Also denoted that IDL plans to set up a Test Net to provide initial mechanisms that take on operational roles of network. Also tracking development of fundamental solutions.

-We're also working on growing the community and building/expanding participation with addition of new partners.

-Ms. Westcott: asked about role of governing board itself - how it functions and how Mr. Braswell is working with them as ED - Mr. Braswell pointed out that IDL is subject to GB decisions, initiatives we feel are needed are brought forward to GB for approval. In these meetings we update

GB on what state of play is and what decisions need to be approved.

-We're coordinating various interactions between technology data standards and requirements for participation.

-This is an OSS community of participants set up as a collaborative effort. Touched again on criticality of growing community. Pointed attendees to statutes laid out dictating how governing board and committees function and interact. Also pointed out that this is not a traditional

vendor-client relationship.

-Ms. Westcott invited more participation on Governing Board.

-Mr. Braswell discussed nature of open source and his emphasis on dramatically growing the idl community.

-Ms. Darby emphasized need to facilitate add'l advisory orgs, stat agents, participating. Mr. Braswell agreed with this. Especially critical as voting reaches higher and higher levels. Having them as part of the conversation will help. Mr. Braswell agreed with the priority of this.

-Ms. Westcott pointed to ISS, also North Carolina Rating Bureau as key prospective participants

-Denoted how we want to create value from what we do.

9. Regulatory Feedback and Discussion - Robin Westcott

-Any other discussion around use cases? Complete use cases? i.e., a state that would take it that way in a POC?

-Denoted that showing we can do it is more valuable.

-Ms. Zerkovich: if we need to reach out to other stat agents, for instance NY, Washington, NC, should there be a plan we can work with (with Mr. Braswell) - re: defining who are the entities that should be invited? How do we system. go about increasing participation from those groups?

-Mr. Braswell offered to take lead on this. Perfect role for IDL to play in this - Ms. Westcott offered to send Mr. Braswell lists of stat agents, etc.

-Ms. Braswell pointed to Ms. Nelson as key individual with a great deal of experience in facilitating this outreach.

-Ms. Westcott: there will be a new value statement created/yielded, because we are changing our own paradigm in the industry. Key is understanding what value each participant/contributor brings to 'new world.'

10. Concluding remarks:

-Ms. Westcott called for additional questions/thoughts/insights from group.

-Noted that the system will be tested in many different ways, with other use cases, possible participants, etc.

-Mr. Braswell stressed the criticality of diversity and inclusiveness. Great takeaways from call.

-Ms. Westcott formally adjourned meeting at 12:50pm EST.

Action items:



