

**GOVERNMENT OF THE DISTRICT OF COLUMBIA  
DEPARTMENT OF INSURANCE, SECURITIES AND BANKING**



**Open Government Report 2014**

To institutionalize a culture of transparent and open government, accountability, and to expand opportunities for resident participation and collaboration, this report describes how the Department of Insurance, Securities and Banking (DISB) has and will continue to develop and enhance transparency, public participation and collaboration. In accordance with Mayor's Order 2014-170, this report addresses the following topics:

**1) Transparency**

*Describe the steps your agency has taken or plans to take to be more transparent.*

As required by Mayor's Order 2014-170: Transparency, Open Government and Open Data Directive, the Department of Insurance, Securities and Banking (DISB), created an [Open Government and Freedom of Information Act \(FOIA\)](#) section on our website to help enhance transparency with the public. The page contains frequently requested District-wide information including employee salaries, budget, performance plans, fiscal year spending from 2004 through 2014, the District Personnel Manual and other District-wide FOIA reports. There the public can also find the department's organizational chart, administrative orders, statements and interpretations of policy, minutes of public meetings, databases for licensed insurance companies and producers, the employee handbook and how to contact the department's FOIA officer.

The newest feature of the page is a searchable database of insurance companies' policy form and rate filings, which was the most frequently-requested FOIA-related topic for DISB in 2014. The database is a part of the National Association of Insurance Commissioners' System for Electronic Rate and Form Filing. The database contains form and rate filings for life, health and property and casualty plans from 2008 to the present.

Additionally, DISB has improved accessibility to information on its website. DISB's website, [disb.dc.gov](http://disb.dc.gov), is the hub of public information for the agency and we work to keep it updated on a daily basis with information for our residents and regulated entities. In fact, following a redesign of [disb.dc.gov](http://disb.dc.gov) in late 2012, there has been a 30 percent increase in visitor traffic to the website. DISB also utilizes traditional and social media to get information to the public (the agency issued 23 press releases in 2014 and was quoted or referenced in 66 news articles.)

DISB uses our [Twitter](#) account with 1,208 followers, [Facebook](#) account and [You Tube](#) channel to disseminate public information and to share consumer financial and insurance information with the D.C. community. (See [DISB News and Publications](#).) DISB also posts announcements in the *DC Register*, when applicable.

DISB made available information on its receivership and liquidation processes, specifically in the cases of DC Chartered Health Plan, Inc. Rehabilitation, and the liquidations of Ocean Risk Retention Group and Regional Health Insurance Co. The public has been able to follow along

with the status of those cases on our website. In addition, DISB has maintained dedicated webpages for other important agency work such as the surplus review of Group Hospitalization and Medical Services, Inc. (GHMSI), a subsidiary of CareFirst, Inc. and the rate review for health insurance plans on DC Health Link, the city's health insurance marketplace created by the federal health care law, the Affordable Care Act. The above referenced links can be found below:

- [DC Chartered Health Plan, Inc. Rehabilitation](#)
- [Ocean Risk Retention Group Liquidation](#)
- [Regional Health Insurance Co. Liquidation](#)
- [Review of CareFirst's 2011 Surplus](#)
- [January 2015 Approved Rates for Health Plans on DC Health Link](#)

DISB also made available other public documents such as testimonies before the D.C. Council, bulletins, publications and announcements on [disb.dc.gov](http://disb.dc.gov). DISB also maintained an automated subscription service on its website where the public can sign up for updates from our department [at this link](#).

For 2015, DISB will continue to identify new information that should be posted for public review as well as continue working with the Office of the City Administrator and the Office of the Chief Technology Officer in the overall effort of making the Government of the District of Columbia more transparent.

## 2) **Public Engagement and Participation**

*Describe the steps your agency has taken or plans to take to enhance or expand opportunities for the public to participate in agency decision-making. Please include a description of:*

In 2014, to keep the public apprised of legislative actions that affected our department, we added a section on legislation and regulations to [disb.dc.gov](http://disb.dc.gov). There, the public can review enacted and pending legislation and final and proposed rulemakings. The public can submit comments on proposed actions by contacting the designated contact person or following the instructions provided in the *DC Register*. The legislation and regulations page is available [here](#). The most recent proposed rulemaking was on the [Notice of Proposed Rulemaking on the District of Columbia-Only Securities Offerings Exemption](#), where the public could submit comments on crowdfunding in the District through Sept. 6, 2014.

DISB enhanced our health insurance rate review process by adding the iRATE database that allows the public to see health insurance premium rates currently under review by the department as well as recent rate changes that were either approved or disapproved by DISB. The iRATE database is a more streamlined, consumer-friendly way to review proposed and current health insurance premium rates than our previous mechanism for posting health rates.

We also distributed information on the proposed and approved January 2015 health insurance plan rates on DC Health Link. The information was shared with the public through our website,

press releases, through traditional media and on our social media tools like Twitter ([@DCDISB](#).) The public can comment on proposed health insurance rates by emailing [HealthRate.Comments@dc.gov](mailto:HealthRate.Comments@dc.gov).

To address the frequent inquiries about careers at DISB, we created a webpage on “[Careers at DISB](#).” There, the public can find information about employment opportunities at DISB and links to the D.C. Department of Human Resources’ eRecruit system, an online tool for those seeking District Government jobs. We also include information about the internship and summer jobs opportunities at DISB.

In response to public inquiries on insurance and financial services topics, DISB published its first “DISB Consumer Financial Resources Guide” in September 2014. It is a one stop resource for residents on financial services and insurance resources in the District. The guide covers consumer topics ranging from auto, health, home and life insurance, banking, personal finance, housing, foreclosure prevention, small business resources and more. The guide is available [here](#).

To make certain that the public is aware of our numerous efforts at the department, we also utilize a number of in-person and electronic means to get the word out. These include presentations at community and professional meetings, public hearings, issuance of press releases and emails through our distribution lists, posting announcements on social media tools like Twitter and community and neighborhood Listservs. As mentioned earlier, we also maintain dedicated webpages on our website like the [Review of CareFirst 2011’s Surplus](#) and the issuance of [consumer guides](#). The public can connect with us by mail – 810 First Street, NE, Suite 701, Washington, DC, 20002; by telephone at (202) 727-8000; through the [Ask the Commissioner](#) link or by email at [disb@dc.gov](mailto:disb@dc.gov); through our website [disb.dc.gov](http://disb.dc.gov); and our [Twitter](#) and [Facebook](#) accounts. The public can also submit comments to the department through the [Track-DC](#) Portal.

In 2015, DISB will continue to share information with the public using the above-mentioned methods. We are also exploring the possibility of expanding our digital technology capability to include a mobile version of [disb.dc.gov](http://disb.dc.gov) that will make viewing of information easier on mobile phones and tablets. We are also exploring the creation of 30-second video segments to cover public programs and topics in collaboration with the Office of Cable Television.

### 3) **Collaboration**

*Describe the steps your agency has taken or plans to take to enhance or expand cooperation among departments, other governmental agencies, the public, and non-profit and private entities in fulfilling its obligations.*

As the District’s financial regulator and consumer advocate, we collaborate daily with local and federal government agencies, community and neighborhood groups, nonprofits, trade associations, private entities and others to meet our obligations in working with the public.

Examples include the ongoing working relationship with D.C. Health Benefit Exchange Authority and the insurance industry on health plan rates for DC Health Link. During the

implementation of DC Health Link, DISB was one of the District Government agencies charged with Affordable Care Act implementation responsibilities.

DISB also participates in a number of other groups including the Washington, D.C. Economic Development Partnership Council, DC Silver Jackets (District of Columbia Flood Risk Management Team), DC Elder Abuse Prevention Committee, DC Motor Vehicle Theft Prevention Commission, National Health Care Anti-Fraud Association and the Investor Protection Trust, among others.

DISB also works closely with local, state and federal law enforcement as well as the District's U.S. Attorney's Office to fight financial fraud, scams and illegal activity in the District. We also partner closely with several national and local nonprofits and trade associations on financial education efforts in the District.

We will continue to work with these organizations and others to make the department's efforts as transparent as possible.