Appendix A

Stakeholder Engagement Questionnaires

Mass Timber Data Trust
Feasibility Study & Prototype

FEASABILITY STUDY

MASS TIMBER DATA TRUST

Mitigateway

CSBA Climate Smart Buildings Alliance

Canadian Wood Council
Conseil canadien du bois

INTRODUCTION

PROJECT BACKGROUND

SHARE AVAILABLE DATA

CAPTURE INDUSTRY EXPERTISE

NORMALIZE MASS TIMBER INSURANCE RATES

The Mass Timber Insurance Action Plan is a collaborative project between the Climate Smart Buildings Alliance, the Canadian Wood Council, and various building and insurance industry collaborators.

The Mass Timber Data Trust Task Group sets out to explore mechanisms for increasing the volume of risk and loss data for mass timber buildings available to individual insurers. The project aims to explore and evaluate conceptual data-sharing solutions, with the end goal of supporting a data-driven understanding of the risks of mass timber construction relative to conventional buildings.

PROJECT METHODOLOGY

A successful data-sharing framework must demonstrate clear and measurable value for insurers, while adequately capturing the expertise of mass timber industry professionals in a practical and actionable way.

To meet this objective, proposed solutions must be responsive to the specific needs and concerns of insurers and compatible with the existing workflows of underwriting and actuarial teams. A coherent business case must also capture grounded estimates of the administrative and technological resources required.

To gather the necessary insights, the task group plans to collaborate with a wide range of stakeholders, including insurers, brokers, regulators, mass timber industry experts, and technology providers. This collaborative approach will ensure the framework is both informed from diverse perspectives and responsive to industry-specific challenges.

Collaboration will involve interviews guided by the questionnaires included in this document. We encourage you to review the questions, consult with relevant individuals, and share any additional insights you believe are critical to the success of this initiative.

INTERVIEW QUESTIONNAIRES

INSURANCE PROVIDERS

On behalf of Mitigateway, the Climate Smart Building Alliance and the Canadian Wood Council, thank you in advance for your willingness to contribute your time and expertise to this project.

Your contributions and collaborations are incredibly valuable to this effort, and we thank you for your support!

INSURANCE PROVIDERS

	Interview Goals
Underwriting & Actuarial	• Understand underwriting and risk modelling criteria, data needs, and the specific concerns related to insuring Mass Timber buildings. • Understand exactly what data is needed in what format and volume, where it would be used in the process/workflow, and what software platforms it needs to interface with. • Information gathered here will be critical to creating a conceptual solution that will be actionable, will have meaningful and grounded estimates of costs, and will make it easier for insurers to see and clearly understand potential benefits.
Adjusting and Claims	• Gather information about existing claims within the insurer's individual claim history. • Understand perceptions and mine insights of how these claims play out in practice, how they are different than similar buildings of a different type, and what are the most significant drivers of damage (loss cost). • Understand where information or variables deemed most critical might be found in the existing structured or unstructured claim data.
IT and Data Engineering	• Establish the technical logistics and limitations of how data could be extracted, anonymized, processed, shared, and secured across companies and across platforms. • Understand the relevant infrastructure requirements and resources required.
Legal and Compliance	• Identify existing safeguards and policies surrounding relevant compliance considerations such as: data privacy, data security, anti-competition, intellectual property, other relevant industry regulations • Identify pertinent considerations relevant to insurer's own internal policies and procedures.

INSURANCE PROVIDERS

UNDERWRITING & ACTUARIAL

Interview Goals

- Understand underwriting and risk modelling criteria, data needs, and the specific concerns related to insuring Mass Timber buildings.
- Come away with an informed understanding of exactly what data is needed in what format and volume, where it would be used in the process/workflow, what software platforms it needs to interface with.
- Information gathered here will be critical to creating a conceptual solution that will be actionable, will have meaningful and grounded estimates of costs, and will make it easier for insurers to see and clearly understand potential benefits.

Preliminary Discussion Questions

1. Which parties are chiefly responsible for making decisions regarding pricing and capacity when new technologies are involved?
    - For example, is the decision made in a "bottom-up" approach, where individual underwriters have full discretion based on their expertise, and interactions with their software tools and models?
    - Is the decision driven by a "top-down" approach, influenced by broader perspectives or concerns from key stakeholders or department heads?
    - Which parties should be consulted to ensure potential challenges or obstacles are not overlooked?
2. Can you take me through the workflow you would currently follow to set rates for a mass timber building?
    - How and where does past claims data integrate into your models, methodologies, or workflows?
    - What software tools do you use, and what are the specific inputs and outputs?
    - At what stage do you encounter obstacles specific to mass timber buildings?
3. What is your perception of the biggest piece(s) of information that you are missing?

4. If the exact data you needed became available, what would it look like?

    - How many claims? What types of claims and how varied?
    - How granular would the data be, and what would be the most critical variables or features for granularity?
    - What format would the data take? How and where would the data be stored, accessed and loaded?
    - What tools and software platforms in your existing workflows would the data need to be compatible with?
    - How would you want to be able to search or interact with this data? What features would be the most important to sort, search and filter?

5. If you were able to enhance the granularity of key variables within your existing claims data:

    - What initial insights would you prioritize, and what types of outputs would you aim to achieve?
    - What new models or modeling methods could this enable, and what potential impact might they have?
    - How might this influence your overall approach to analyzing and understanding your data?
    - How confident are you that you could isolate critical building or loss attributes within your existing data, specifically for factors relevant to mass timber buildings?

6. How have you approached underwriting analogous new building technologies in the absence of claim history data in the past? (e.g. Modular Buildings, Green Roofs and Living Walls, Photovoltaics, etc.)

    - What do you often find most valuable in making risk predictions?
    - What feedback loops to you have in place to validate what the strongest predictors are?

7. When new loss control strategies have been introduced in the past (e.g. the adoption of sprinkler systems), how have you historically incorporated them into your underwriting and risk assessment processes?

    - Are these strategies integrated into existing models or predictive analysis tools, or do they prompt the development of entirely new models?
    - Does the process of integrating such strategies follow a "bottom-up" approach (driven by individual underwriter expertise and workflow adjustments) or a "top-down" approach?
    - What criteria or thresholds typically trigger the formal incorporation of these strategies into your risk assessment processes?
    - Are there specific examples of how these strategies have changed your evaluation methods or influenced decisions on coverage or pricing?

INSURANCE PROVIDERS

ADJUSTING AND CLAIMS

Interview Goals

- Gather information about existing claims within your individual claim history.
- Understand perceptions and mine insights of how these claims play out in practice, how they are different than similar buildings of a different type, and what are the most significant drivers of damage (loss cost).
- Understand where information or variables deemed most critical might be found in the existing claim data (structured or unstructured).

Preliminary Discussion Questions

1. Have you come across any completed or ongoing claims related to mass timber buildings?
    - If so, how many? What was the scale and nature of the loss(es)?
    - Can you describe the most significant portion(s) of the total loss cost?
2. What is your experience or perception of the biggest risks of mass timber buildings?
    - What are your biggest unknowns, or the things you feel you have the least information or understanding of going into a new claim?
    - How has this knowledge gap affected your approach to adjusting or managing a claim?
3. Based on your experience, where in the adjusting process have you observed costs unexpectedly escalate or become difficult to control?
    - Are there any trends or common pitfalls you've identified in these situations?
    - Have you noticed any issues or challenges that are specific to mass timber buildings?
4. To what extent are loss cost categories separated?
    - How granular is existing information?
    - Where is this information stored? In what formats?
    - How reliable is the information that does exist?

INSURANCE PROVIDERS

IT AND DATA ENGINEERING

Interview Goals

- Establish the technical logistics and limitations of how data could be extracted, anonymized, processed, shared, and secured across companies and across platforms.
- Understand the relevant infrastructure requirements and resources required.

Preliminary Discussion Questions

1. How is data that is created over the course of a claim processed, stored and retrieved?
    - Is this managed by your own teams, or handled within a turn-key software suite from a third-party technology provider (e.g. Guidewire)?
    - What types of data storage formats or database systems are used to organize and manage data (e.g., relational databases, NoSQL databases, flat files, JSON)?
    - How are unstructured data (e.g., adjuster notes, images, reports) stored and accessed?
2. Do you currently have an existing process for anonymizing claim data and/or removing Personal Identifying Information (PII)?
    - How was this accomplished? What was the process and scale of required resources?
    - What were the biggest challenges and how were they overcome?
    - How would you personally approach this task prior to sharing data with other insurers?
3. How do you currently handle information security related to you claim data?
    - What data security frameworks or standards do you adhere to? How do you ensure compliance with these standards?
    - What is most important logistical concern to consider if information were to be shared across insurers or across platforms?
4. What is your perception of the most important logistical concerns regarding sharing past claim data with other insurers?

INSURANCE PROVIDERS

INTERNAL LEGAL & COMPLAINCE

Interview Goals

- Identify existing safeguards and policies surrounding relevant compliance considerations such as: data privacy, data security, anti-competition, intellectual property, and other relevant industry regulations
- Identify pertinent considerations relevant to insurer's own internal policies and procedures.

Preliminary Discussion Questions

1. Which data privacy regulations are most relevant to your operations?
    - How do you currently ensure compliance with the relevant regulations? (E.g. the Personal Information Protection and Electronic Documents Act – PIPEDA).
    - What specific restrictions are most important to sharing or storing personal information related to claims? (E.g. Consent, Scope and Use, Transparency?)
    - What compliance mechanisms or safeguards would be most important to be implemented or maintained if information were to be shared in a trusted data-sharing framework?
2. What data security frameworks or standards are you required to adhere to?
    - How do you currently ensure compliance with the relevant standards?
    - What specific restrictions are most important to sharing personal information related to claims? (E.g. Access Control, Monitoring and Responding to Data Breaches)?
3. What anti-competitive agreements or frameworks restrict data sharing between insurers?
    - What safeguards are in place to ensure compliance with anti-competition laws when collaborating with other insurers?
    - How do you differentiate collaborative data sharing from activities that might be perceived as anti-competitive?
4. What internal policies govern how claims data is shared or accessed by third parties?
    - What specific approvals or processes are required before sharing data externally?

- Do existing NDAs with clients restrict how claims data can be shared or used? Are there specific provisions in these agreements that we should be aware of when designing a data-sharing framework?
- How do ongoing or potential litigation cases affect the sharing of claims data? Are there any specific restrictions on sharing data related to disputed claims?

5. Do you have existing experience sharing claim data across borders within your own company?
    - What relevant compliance requirements arose as a result? What safeguards were in place to ensure compliance? What documentation or audit trails were implemented to demonstrate compliance?
    - What scope and scale of resources were involved to create the sharing framework?
    - Are there preferred templates or legal clauses you use for structuring data-sharing agreements?

6. Do you currently participate in any industry-wide data sharing initiatives or agreements?
    - Are there specific contractual or regulatory considerations tied to these agreements?
    - What lessons or best practices from those agreements could inform our framework?

7. What additional internal policies and procedures do you see as a barrier to entering a data sharing framework with other insurers?

8. What additional critical limitations or concerns must be overcome to propose a conceptual data sharing framework that is likely to be accepted and embraced by individual insurers?

THANK YOU!