

# Data Privacy Committee 2011-2012

Presentation
Las Vegas November 2011

# **Data Privacy Committee Members**

Tony Passwater

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Chair

Vice Chair

California Casualty

Audatex a Solera Company

Mitchell International

Cyncast

DuPont

Hertz

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Storm Appraisers

**WMABA** 

CIECA

Summit Software

**APU Solutions** 

LaMettry's Collision

SCRS



### **Mission Statement**

The Mission of the CIC Data Privacy Committee is to identify, discuss and address practices and rights regarding the access and usage of estimates and repair order data.



# Scope

- 1) Identify the current companies capturing repair facility data through data pumps, and other forms of extraction software/methods, and how this data is being utilized, distributed, sold, or reported on.
- 2) Identify the current and future issues regarding the access and usage of repair facility estimates and repair order data.
- 3) Recommend guidelines, best practices, and/or standards if they exist, to protect the data rights of the individual subscribers, insurers, and vehicle owners when the information contained in the work product is being distributed, sold, or reported on outside their own internal usages.



# **Data Privacy Committee Activities**

- Monthly Tele-conference Calls
- Working Initially at Identifying All Parties that Utilize, Distribute, and Resell Estimate/Repair Order Data.
  - Create Surveys to Accomplish Objectives
    - Survey 1 Collectors of Data
    - Survey 2 Verification of Occurrences
- Continue to Establish Definitions
- Create FAQ based on Problem Statements



# Consumer Privacy verses Business Data Privacy



# **Consumer Privacy Laws**

#### Personal information:

Massachusetts resident's first name and last name or first initial and last name in combination with any <u>one or more</u> of the following data elements that relate to such resident:

- (a) Social Security number;
- (b) Driver's license number or state-issued identification card number;
- (c) Financial account number, or credit or debit card number
  - with or without any required security code, access code, personal identification number or password, that would permit access to a resident's financial account; provided ...

However, that "Personal information" shall not include information that is lawfully obtained from publicly available information, or from federal, state or local government records lawfully made available to the general public.

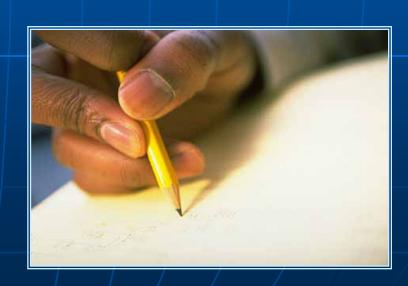
# **Business Data Privacy**

#### Typically not included in current Privacy Regulations

Determined typically by agreements between business and providers of product or services.

Providers typically provide usage details in Terms of Agreement and/or Data Usage Policies.

Much of policy surrounds the options for communicating to the user and the restrictions of sharing your e-mail and contact information with others.



# **Current Collision Industry Concerns**

**Sensitive Information** is being captured by local and SaaS estimating systems and being transmitted to 3<sup>rd</sup> party business partners, and used for importing into shop management and accounting systems.

EMS Standard 2.x unsecured data export being captured by many 3<sup>rd</sup> parties providing a variety of business services without approval of vehicle owner, or in some cases of repair facility.

Unnecessary personal\* and business data information is being shared that is not required to perform the function or services ...

\* However, not in combination with other listed information which would constitute the "Personal Information" definition.

Estimating System



# **Reporting Concerns**

**CIC Data Privacy Committee** 

- Created Online Survey - July 2011

www.surveymonkey.com/s/CICValidationSurvey

Designed to report possible "mis-usage" of data



# **Reports of Customer Concerns**

Shop Owner's Son had Accident

- No Insurance Claim
- Wrote Estimate Fixed Vehicle
- Traded Vehicle Next Week
  - CarFax Report Showed Damages

Two Customer's vehicles were totaled this week

- Within 1 week Rental Car Agency calls to sell a replacement vehicle

What is Called "Marketing Genius" to Opportunists is ...

An Invasion of Privacy to Others!

Estimating System



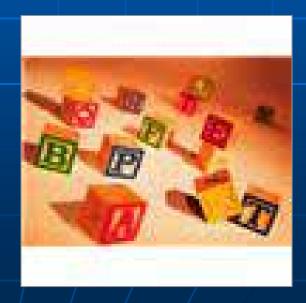
# Identifying All Parties

**CIC Data Privacy Committee** 

- Created an Additional Online Survey - July 2011

www.surveymonkey.com/s/5C3QVP8

Designed to identify who, what, how data is being collected or shared.



# **Changes Needed**

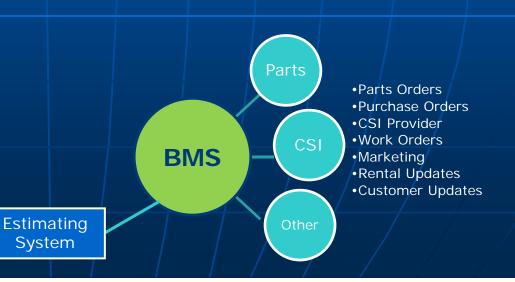
CIECA BMS Standard adopted that provides better security of data usage and limits information transmitted based on functionality needs...

#### **Examples:**

CSI file does not need estimate line details

Parts Orders do not need vehicle owner name/address, etc

Transparency is Needed as to How, Where, and to Whom any Data is Being Captured.



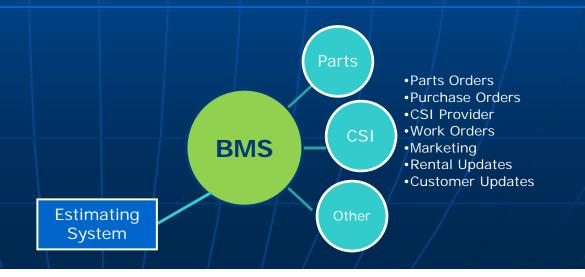
# Where Does it Begin?

Information Providers (Estimating Systems)...

MUST ...

Sunset EMS 2.x

Provide a BMS Release Date ... and Stick to It!



## **Questions or Comments?**

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