

2016 MULTISTATE INSURANCE DIVERSITY SURVEY

*State of California · District of Columbia · State of Minnesota
State of New York · State of Oregon · State of Washington*

CONTENTS

I.	BACKGROUND	3
II.	DUE DATES	4
III.	CONTACT INFORMATION	4
IV.	REGISTRATION	4
V.	MIDS PORTAL	5
VI.	REPORTING	5
VII.	PART 1: <i>Governing Board Diversity</i>	11
VIII.	PART 2: NARRATIVE <i>Insurer Supplier Diversity</i>	14
IX.	PART 3: CHARTS <i>Insurer Supplier Diversity</i>	16
X.	GLOSSARY	23
XI.	INDUSTRY CATEGORIES	25

I. BACKGROUND

In 2012, the State of California established the Insurance Diversity Initiative. The Initiative focuses on transparency and administers surveys to understand the state of supplier diversity and governing board diversity amongst the state's top insurers, those with written premiums of \$100 million or more in California. Between 2012 and 2015, insurers increased their procurement with California diverse businesses by \$586.6 million.

The 2016 Multistate Insurance Diversity Survey (MIDS) is a new multistate initiative established by insurance commissioners across six states – California, District of Columbia, Minnesota, New York, Oregon, and Washington – in an effort to focus on diversity issues within the nation's \$1.78 trillion insurance industry. Specifically, these efforts are meant to encourage increased procurement from the nation's diverse suppliers and greater diversity on insurer governing boards. MIDS will build on the success of California's Initiative by taking a look at diversity issues across the nation's insurance industry.

The MIDS Portal is the online platform through which your company will access, complete, and submit the survey; all reports will be accessible to public once the administration period has ended. All insurers that meet the threshold to report are required to complete and submit MIDS.

Threshold:

- All insurance companies with written national premiums of \$300 million or more and licensed in one of the six partner states; and/or
- All insurance companies with written California premiums of \$100 million or more.

The survey questions are focused on two diversity issues: supplier diversity and governing board diversity. The first part of the survey focuses on the demographics of each governing board, as well as the company's outreach efforts to diversify, in order to examine the state of leadership diversity within the insurance industry. The second part of the survey seeks information about each company's supplier diversity program, outreach efforts, and procurement data with diverse suppliers, and is intended to facilitate supplier relationships between insurers and the nation's diverse businesses. Diverse businesses include: Minority Business Enterprises (MBEs), Women Business Enterprises (WBEs), Disabled Veteran Business Enterprises (DVBs), and LGBT Business Enterprises (LGBTBs).

As the MIDS lead state, California will be hosting a series of biweekly technical webinars to provide in-depth instructions on completing the survey and address any inquiries you may have about the process. **These technical conference calls will take place on [Tuesdays at 8:00 AM \(PST\)](#) and will continue until the survey submission deadline.**

More information about each webinar will be sent one week prior to each meeting:

- ~~Series 1: May 10~~
- ~~Series 2: May 24~~
- Series 3: June 7
- Series 4: June 21
- Series 5: July 5
- Series 6: July 19
- Series 7: August 2
- Series 8: August 16
- Series 9: August 30

Detailed information such as due dates, portal access information, and instructions for completing the survey are all included below for your convenience and will also be accessible via the MIDS portal. Read and review all instructions herein very carefully to ensure you're completing the survey correctly.

II. DUE DATES

- **September 1, 2016** – MIDS (Parts 1, 2, and 3) must be electronically submitted through the online portal; all submissions must be received by this date
- **December 1, 2016** – All reports and report statuses will be published for public consumption on our website

Failure to submit a complete report by the due date will be noticed publicly

III. CONTACT INFORMATION

If you have any questions regarding any part of MIDS, send your inquiries to the email address listed at the base of your screen within the survey portal.

Remember to include your contact information, and a survey administrator will address your inquiry in the order it was received.

For any **technical inquiries** about the survey portal, email MIDS.CA@insurance.ca.gov

IV. REGISTRATION

CREATING A PRIMARY USER ACCOUNT

Screenshots are included below to serve as a visual guide for each step in the registration process.

- The unique survey link you've received will direct you to the page where you'll create the login for the primary user account – this user will be the primary user for a company's account and is able to create secondary users as needed
 - **NOTE:** *refrain from creating multiple primary and secondary user accounts per company / group as it may become difficult to keep track of the changes being made to your company / group's survey(s)*

☰ My Surveys Profile Instructions

Multistate Insurance Diversity Survey (MIDS)

Please create credentials for the primary account

* Username

* Password

* Confirm Password

* Security Question

* Security Answer

Create Primary User Account

- When entering user information for your account, choose personal information that is easy to remember and note it down for future reference

- Passwords require a minimum of 6 characters and *must* meet 2 of the following 3 requirements:
 - Alpha & numeric characters (A-Z, 0-9)
 - Uppercase & lowercase characters (A-Z, a-z)
 - Special characters (e.g. !@#\$\$%^&*)
- You *must* check the Acknowledgement box in order to officially create an account; checking this box acknowledges your receipt of the survey and agreement to submit the survey by the final submission date on Thursday, September 1, 2016

V. MIDS PORTAL

- Once registration is complete, on June 1 you will be able to access the full MIDS portal
- The navigational panel at the top of the page will enable you to access various parts of the portal, these links include:



- **My Surveys** – enables you to view and access all surveys created for your company / group
- **Manage Users** – enables you to create and add secondary users for your company / group; these users are able to access the survey and make edits, however, secondary users cannot create new users within the system
- **Profile** – this is where the primary user account information is stored; you are able to update user information, view the companies you’re the primary contact for, change password, and change the security question
- **Instructions** – this entire instructional document for MIDS are readily accessible here
- **Glossary** – the terms, definitions, and industry categories for MIDS are readily accessible here

VI. REPORTING

Administrators of the 2016 Multistate Insurance Diversity Survey (MIDS) reserve the right to audit any information submitted in response to the survey. In the event of an audit, if it is found that any inaccurate or missing information was submitted with the express intent of falsifying and misrepresenting reported information of a company / group, the company / group may be subject to penalties.

- Upon logging in, you will always be redirected to the “My Surveys” page, where you’ll see if any surveys have been created for your company / group
 - It is likely you will see that there are no existing surveys for your company / group when you initially log in
 - If you see any existing surveys, it may be because there are multiple primary users assigned to different companies within your group that have begun surveys for their assigned companies

My Surveys

Submit New Survey

No surveys found!

[Create a new survey](#)

- **NOTE:** *only edit / access surveys you've created or surveys that you are aware someone within your company / group has created and allowed you to access*
 - **DO NOT** alter surveys you did not create and have no previous approval for, these may be surveys created by a different user for a company that is assigned to the same group as you, but for which you are not the primary contact
- Each session is set to expire within 120 minutes (2 hours), any time you move to a different page or save progress the expiration timer will reset your session back to 120 minutes
 - **NOTE:** *for Parts 1 & 2 of the survey you are unable to save progress continuously, it is advised that you complete Parts 1 & 2 in their entirety before changing sections to ensure progress is saved; the charts can be saved continuously*
 - **Remember:** if you do not save progress on any part of the survey and your session expires, you may lose any new information that was added and not saved prior to session expiration
- To create a new survey, click "Create a new survey" link or "Submit New Survey" button, this will redirect you to a new page where you will select how you'd like to submit a survey

New Survey

Please select whether you are submitting the survey as a Group or as an Individual Company:

Group

Individual Company

GROUP OR INDIVIDUAL COMPANY

Your company / group may submit MIDS as part of a group or an individual report.

● GROUP

- Select "Group" and continue on to the next page
- A group report may include some or all of the companies listed under the "required to submit a report" list; choose companies carefully and take special note of the NAIC numbers to avoid making the wrong selection
 - Group report titles are customizable, enter a name that best represents the group report you're filing for your ease

- **NOTE:** *in previous years companies have liked the option of including optional companies (companies that did not meet the threshold to report) as part of their group or individual report; this option is available within the portal under the “optional to submit a report” list*

- After making your selection(s), click “Next” to see a preview of your report name and company selection(s), confirm these are the correct NAIC numbers, then click “Continue” to proceed to the “CEO Information” page

- **INDIVIDUAL**

- Select “Individual Company” and continue on to the next page
- An individual report can only be filed for ONE company at a time; choose the company you’re filing an individual report for carefully and take special note of the NAIC numbers to avoid making the wrong selection
- After making your selection, click “Next” to see a preview of your company selection, confirm the NAIC number is correct, then click “Continue” to proceed to the “CEO Information” page

CEO CONTACT INFORMATION

- Enter contact information as it pertains to your group / company
- Ensure the contact information provided for the CEO and CEO’s Assistant is true and accurate; **DO NOT** enter generic company information here
- Click “Next” to proceed to “Survey Navigation”

[My Surveys](#)
[Manage Users](#)
[Profile](#)
[Instructions](#)
[Glossary](#)
Your session will expire in 118:55
Please save any changes before the timeout

CEO Information

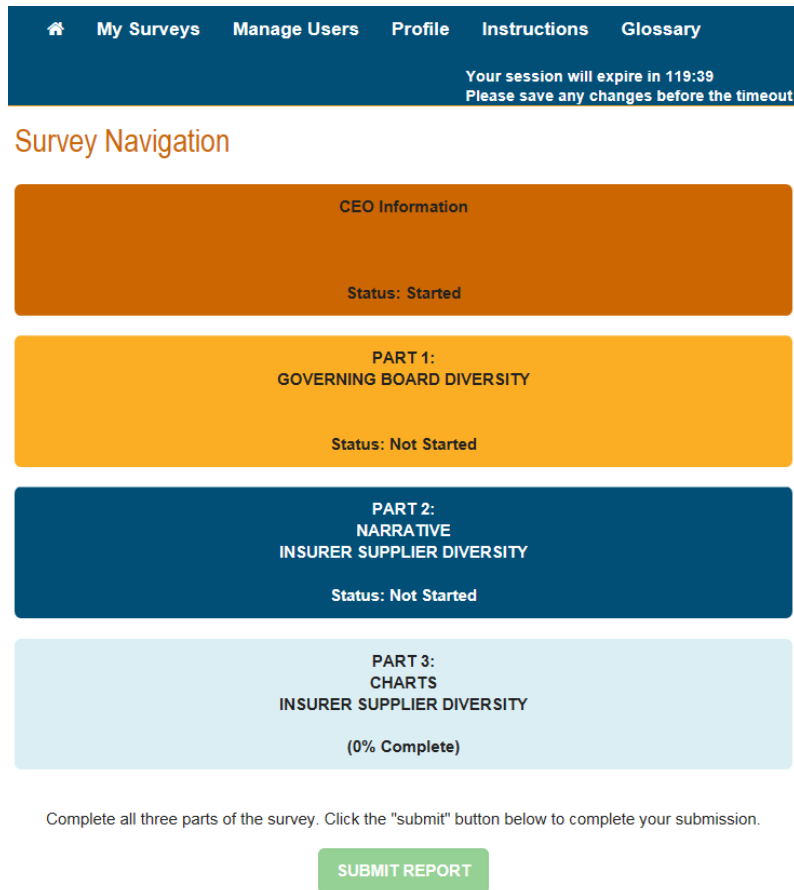
Complete the form below with information about your CEO. This information will not be made available to the public; it will remain private and confidential. This information will only be available for use by the administrators of the Multistate Insurance Diversity Survey: California Department of Insurance; District of Columbia Insurance, Securities, and Banking; Minnesota Department of Commerce; New York State Department of Financial Services; Oregon Department of Consumer and Business Services; Division of Financial Regulation; and Washington State Office of the Insurance Commissioner.

*Indicates required fields

<p>CEO Name *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>	<p>Assistant Name *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>
<p>Title</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>	<p>Assistant Title</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>
<p>Company *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>	<p>Assistant Phone *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>
<p>Phone (numbers only) *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>	<p>Assistant Email *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>
<p>Email *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>	
<p>Address (cannot be generic company address) *</p> <input style="width: 95%; height: 40px; border: 1px solid #ccc;" type="text"/>	
<p>City *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>	
<p>State *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>	
<p>Zip *</p> <input style="width: 95%; height: 25px; border: 1px solid #ccc;" type="text"/>	

SURVEY NAVIGATION

This is the primary landing page for accessing the entire contents for MIDS; this page is broken down into CEO Information and three distinct survey sections.



Survey Navigation

CEO Information
Status: Started

PART 1:
GOVERNING BOARD DIVERSITY
Status: Not Started

PART 2:
NARRATIVE
INSURER SUPPLIER DIVERSITY
Status: Not Started

PART 3:
CHARTS
INSURER SUPPLIER DIVERSITY
(0% Complete)

Complete all three parts of the survey. Click the "submit" button below to complete your submission.

SUBMIT REPORT

1. PART 1: GOVERNING BOARD DIVERSITY

- This link leads directly to the Governing Board Diversity portion of the survey where you'll respond to questions based on your company / group's highest governing authority

2. PART 2: NARRATIVE – INSURER SUPPLIER DIVERSITY

- This link leads directly to the Narrative of the Insurer Supplier Diversity portion of the survey, here you'll respond to questions based on your company / group's procurement efforts

3. PART 3: CHARTS – INSURER SUPPLIER DIVERSITY

- This link leads directly to a secondary landing page called "Charts Navigation"
 - You may click "Return to Survey Navigation" to go back to the primary landing page at any time
- All seven charts required to complete MIDS are listed here; you are able to track completion of each chart here
- To access a chart, click "Not started" under the "Progress" column for whichever chart you'd like to begin work on

Once the CEO Information and three survey sections have been completed, you will be able to submit your company / group's report by clicking the "Submit Report" button located at the bottom of this landing page. Review all entered information carefully prior to submitting a report to ensure all information is true and accurate to the best of your knowledge.

🏠 My Surveys Manage Users Profile Instructions Glossary

Your session will expire in 119:59
Please save any changes before the timeout

Survey Navigation

CEO Information

Status: Complete

PART 1:
GOVERNING BOARD DIVERSITY

Status: Complete

PART 2:
NARRATIVE
INSURER SUPPLIER DIVERSITY

Status: Complete

PART 3:
CHARTS
INSURER SUPPLIER DIVERSITY

(100% Complete)

Complete all three parts of the survey. Click the "submit" button below to complete your submission.



AFFIDAVIT

The Affidavit must be electronically signed with your full name to officially submit your company / group's report for review. Read it carefully before signing your full name and clicking "Submit" to complete the submission process.

- **Remember:** once you click "Submit" after electronically signing the Affidavit, you will no longer be able to edit the survey; ensure that the information you've entered into your survey is true and accurate to your knowledge before signing and submitting the report

🏠 My Surveys Manage Users Profile Instructions Glossary

Your session will expire in 119:57
Please save any changes before the timeout

Affidavit

Being duly sworn, I, the Affiant, by entering my full name below as an electronic signature depose and state that the information reported in the 2016 Multistate Insurance Diversity Survey (2016 MIDS) being submitted electronically here is a true and accurate record of the company / group's governing board and supplier diversity procurement for calendar year 2015 to the best of my knowledge, information, and belief.

Enter your full name and press Submit

POST-SUBMISSION

- Once the Affidavit is signed and submitted, you will return to the “My Surveys” page where your submission will officially be marked as “submitted”
- The “Print” option will direct you to the Print landing page where you have the ability to print out any or all of the following: Company Information, CEO Information, Part 1, Part 2, and Part 3 (by chart)
 - **NOTE:** *you are able to print out any section of the survey prior to submission as well, just select “File” and “Print” (CTRL+P) within your web browser to print any page you’re on*
 - If you have Adobe Acrobat, you may also save *any* section of the survey as a PDF by visiting that section, selecting “File” and “Print” (CTRL+P) within your web browser
 - When the “Print” dialogue box pops up, select the option that is listed as “Adobe PDF”
 - When the prompt asks you to save the file, choose a location, rename the file, and click “Save” to save your PDF

REVIEW

- Upon receipt, the administrators for MIDS will review your submission and determine if it is complete or incomplete
 - If the submission is determined to be complete, no further action from your company / group will be required
 - If the submission is determined to be incomplete, your company / group will be notified once the review is completed to inform you which portions are incomplete and need to be updated
 - Once the changes have been made, you will resubmit your report for review and go through the review process again
 - The review process will be thorough, to avoid multiple resubmissions, it is strongly advised that you read the instructions very carefully and complete the survey as accurately as possible to avoid errors and to expedite the review process

VII. PART 1:

Governing Board Diversity

The Governing Board Diversity (GBD) portion of this survey examines the state of diversity among insurer governing boards.

QUESTION 1

- Enter the name of the company that has the governing board of directors that meets the following criteria:
 - *Public* – directors who are elected/appointed to jointly oversee the activities of the company, and who are not internal employees of the company
 - *United States-based* – directors who live and work in the United States of America
 - *Ultimate controlling party of the insurance group* – top entity that controls and oversees the insurance group

QUESTION 2

- Part A – enter the number of members who serve on the governing board of directors specified in Question 1
- Part B – the sum of (i) and (ii) must equal the total number of members entered in Part A
- Part C (i) – figure entered here must be less than or equal to the total number of members entered in Part A
 - **NOTE:** *if there are no members who are Disabled Veterans on the board, enter “0” – leaving the field empty will generate an error message*
- Part C (ii) – figure entered here must be less than or equal to the total number of members entered in Part A
 - **NOTE:** *if there are no members who publicly identify as LGBT on the board, enter “0” – leaving the field empty will generate an error message*
- Part D – the sum of (i), (ii), (iii), (iv), (v), (vi), and (vii) must equal the total number of members entered in Part A
 - **NOTE:** *for all ethnicities not represented on your board, enter “0” – leaving any field empty will generate an error message*

QUESTION 3

- ***Only*** include members identified as Women, Disabled Veteran, LGBT, American Indian, African American, Asian Pacific Islander, Hispanic / Latino, and / or Multi-Ethnic (diverse board members) from Question 2 when identifying members who serve as officers of the corporation and /or chairs of any board committees
- Part A – figure entered here must be less than or equal to the sum of the diverse board members from Question 2; this figure may never exceed the total number of board members entered in Question 2, Part A
 - Part A (i) – select all the positions that are occupied by the diverse board members; if you select “Other,” enter the position name in its entirety
 - **NOTE:** *if any of the positions occupied by your board members are variants of the positions listed, select the one that most closely matches; only use the “Other” option if no similar position is listed*

- Part B – figure entered here must be *less than or equal* to the sum of the diverse board members from Question 2; this figure may *never exceed* the total number of board members entered in Question 2, Part A
 - Part B (i) –select all the committees that are chaired by the diverse board members; if you select “Other,” enter the committee name in its entirety
 - **NOTE:** *if any of the committees chaired by your board members are variants of the committees listed, select the one that most closely matches; only use the “Other” option if no similar committee is listed*

QUESTION 4

- Select the appropriate response as it applies to your governing board of directors
 - Each response option in this question has a corresponding question, remember to respond accordingly
 - If you selected “Yes,” enter the number of years per term and the maximum number of terms that can be served on the board
 - If you selected “No,” enter the average number of years a director currently serves on your board

QUESTION 5

- Select the appropriate response as it applies to your governing board of directors

QUESTION 6

- Select the appropriate response as it applies to your governing board of directors
 - If you selected “Yes,” remember to respond to the corresponding question
 - Share where this language may be found (i.e. governing board charter, website, etc.)
 - Include the language of the mission statement verbatim; do not make any amendments

QUESTION 7

- If you selected “Yes” remember to respond to **(a) and (b)** as they apply to your governing board of directors
- Report on outreach and communications strategies and practices
- Part A offers a host of outreach and communication practices as options; select all that apply
 - For each category of outreach and communication practices, share the name of the best program / organization you work with and / or event that you attended
 - *Example:* Company X retained an executive search firm specializing in placing diverse candidates on governing boards and was able to scout and elect more diverse governing board members as a result
 - If none of the options provided on the form match your company / group’s outreach and communication practices, complete the section at the bottom of the list labeled “**OTHER**, please specify” and enter your practices

- In Part B, explain if any of the outreach and communications strategies and practices have increased, and / or established new relationships with, diverse candidates for board positions
 - *Example:* Company X has developed good working relationships with diverse board candidates due to increased participation in meet-and-greets and with ethnic chambers of commerce

QUESTION 8

- Include any additional information about your governing board of directors that was not shared anywhere else in the survey

VIII. PART 2: NARRATIVE

Insurer Supplier Diversity

The Insurer Supplier Diversity (ISD) portion of this survey examines insurers' procurement efforts with diverse businesses.

QUESTION 1

- Select the appropriate response as it applies to your company / group
 - General company / group diversity statements *are not* considered Supplier Diversity Policy Statements and therefore will not satisfy the requirements of this question
 - Each response option in this question has a corresponding question, remember to respond accordingly

QUESTION 2

- Select the appropriate response as it applies to your company / group
 - General company / group diversity programs *are not* considered Supplier Diversity Programs, and therefore will not satisfy the requirements of this question
 - Each response option in this question has a corresponding question, remember to respond accordingly

QUESTION 3

- If you selected “Yes” remember to respond to **(a), (b), (c), and (d)** as they apply to your company / group
- Report on outreach and communications strategies and practices from 2015 specifically
- Part B is specific to any outreach conducted *within* the company / group
 - *Example:* Company X recently developed a new supplier diversity program and decided to announce the program and the company's new diversity initiatives by emailing a memo to all company employees and executives
- Part C offers a host of outreach and communication practices as options; select **all** that apply
 - For each category of outreach and communication practices, share the name of the best program / organization you work with and / or event that you attended
 - *Example:* Company X attended a certification group's annual procurement conference and was able to implement the ideas and strategies shared within their own supplier diversity program; this event contributed substantially to the growth of their supplier diversity program
 - If none of the options provided on the form match your company / group's outreach and communication practices, complete the section at the bottom of the list labeled “OTHER, please specify:” and enter your practices
- In Part D, explain if any of the outreach and communications strategies and practices have increased and / or established new relationships with diverse businesses

- *Example:* Company X has developed good working relationships with representative organizations for MBEs because of increased participation in business matchmaking events

QUESTION 4

- If your company / group procures any goods or services and / or contracts with any Veteran Owned Businesses, select “Yes”

QUESTION 5

- If your company / group procures any goods or services and / or contracts with any Disabled Owned Businesses, select “Yes”

QUESTION 6

- In Part A, if your company / group tracks procurement spend with diverse subcontractors, select “Yes”
 - These subcontractors can also be defined as Tier 2 suppliers
 - You must explain your response in Part B regardless of whether you selected “Yes” or “No” for Part A

QUESTION 7

- If applicable, provide details or examples of what kinds of targets or goals exist and how your company / group expects to reach these targets or goals; include if they are long-term or short-term goals (i.e. quarterly, annual, 10-year, etc.)

QUESTION 8

- Describe any and all accomplishments, awards, updates, progress, and / or best practices achieved / established by your company / group with regards to supplier diversity – include all highlights

QUESTION 9

- Include any additional information about your company / group that was not shared anywhere else in the survey

QUESTION 10

- Provide the accurate and direct information for 3 distinct main points of contact within your company / group’s supplier diversity and / or procurement operations; this information will be publicly disseminated and available for viewing on the website for interested diverse business enterprises
 - **Primary Contact** – main contact for all supplier diversity operations in your company / group
 - If your company / group does not have a designated supplier diversity program manager, include contact information for the daily operations manager of procurement services
 - **Secondary Contact** – a high-level manager or supervisor who oversees the procurement practices within the company
 - **General Contact** – general supplier diversity inquiry address or the company’s general inquiry address

IX. PART 3: CHARTS

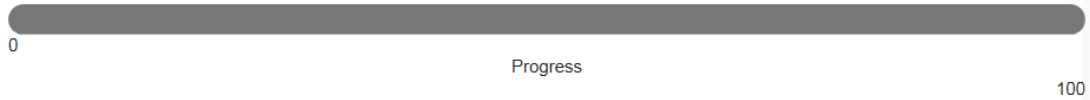
Insurer Supplier Diversity

The charts are a data collection tool built to measure procurement amounts with diverse suppliers nationally and also within each of the partner states. Detailed instructions and examples for each table on these charts are included below. Read these instructions carefully and deliberately to avoid making errors in your entries.

REPORTING BY CHART

- **Procurement information for your company / group will be reported from calendar year 2015.**
- In sum, there are 7 identical charts; each to report procurement information for each of the following:
 - **CHART 1:** National – this chart is inclusive of spend within the United States of America
 - **CHART 2:** California
 - **CHART 3:** Washington, D.C. (*listed as ‘District of Columbia’ on the Charts Navigation page*)
 - **CHART 4:** Minnesota
 - **CHART 5:** New York
 - **CHART 6:** Oregon
 - **CHART 7:** Washington
- **Remember:** each chart requires reporting for a different state, with the exception of the national chart which requires reporting for procurement in the United States. Carefully review all records before entering data to confirm it is for the correct calendar year and state.
- If your company / group does not procure any goods / services within a designated location, you may check the box stating “**Check here if you do not procure any goods / services in (LOCATION)**” found on all seven of the charts that need to be completed for MIDS
 - *Example: **Company X** is located in Switzerland and procures absolutely no goods / services within the United States of America. However, Company X met the threshold to report on 2016 MIDS and now has to complete the mandatory charts.*
 - Company X may check the box at the beginning of the National charts to indicate that it does not procure any goods / services in the United States of America

National Chart



Check here if you do not procure any goods / services in the United States of America

Table 1 - Total Procurement															
Total Procurement Spend (\$) in 2015															
	(a) Advertisement / Marketing	(b) Financial / Investment Services	(c) Claims Services	(d) Facilities	(e) Human Resources	(f) Information Technology	(g) Office Supplies	(h) Print Services	(i) Professional Services	(j) Telecom	(k) Real Estate	(l) Travel / Entertainment	(m) Legal Services	(n) Other	Total
Total	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$0

Back

Save and Continue

- After checking the box, click “Save and Continue” through the remaining tables to save progress and be redirected to the secondary landing page and begin a different chart

REPORTING BY CERTIFICATION

- There are a total of 19 tables on each chart, broken out by 6 categories:

1. Total Procurement

2. Women Business Enterprises (WBE)

- A. Total Diverse Spend (\$)
- B. Total Dollars in Contracts Signed (\$)
- C. Total Number of Unique Paid Suppliers (#)

3. Minority Business Enterprises (MBE)

- A. Total Diverse Spend (\$)
- B. Total Dollars in Contracts Signed (\$)
- C. Total Number of Unique Paid Suppliers (#)
- D. Total Diverse Spend (\$) by Ethnicity

4. Disabled Veteran Business Enterprises (DVBE)

- A. Total Diverse Spend (\$)
- B. Total Dollars in Contracts Signed (\$)
- C. Total Number of Unique Paid Suppliers (#)

5. Lesbian, Gay, Bisexual, Transgender Business Enterprises (LGBTBE)

- A. Total Diverse Spend (\$)
- B. Total Dollars in Contracts Signed (\$)
- C. Total Number of Unique Paid Suppliers (#)

6. Multi-Certified Business Enterprises (MCBE)*

**The only combination of certifications that are reportable here are WBEs / MBEs / DVBEs / LGBTBEs; do not report any other type of certification for Table 6*

- A. Total Diverse Spend (\$)
- B. Total Dollars in Contracts Signed (\$)
- C. Total Number of Unique Paid Suppliers (#)
- D. Number of Multi-Certified Business Enterprises by Certification Combination (#)
- E. Total Diverse Spend (\$) by Ethnicity

- If your company / group does not procure any goods / services with a designated business enterprise (WBE/MBE/DVBE/LGBTBE/MCBE), you may check the box stating “**Check here if you do not procure any goods / services with (CERTIFICATION)**” found on all designated business enterprise tables on all seven of the charts that need to be completed for MIDS
 - *Example: **Company X** procures absolutely no goods / services with WBEs in the United States of America and is required to report any spend with this designated business enterprise for 2016 MIDS*
 - Company X may check the box at the beginning of table 2 on the National charts to indicate that it does not procure any goods / services with WBEs in the United States of America

TABLE 1: TOTAL PROCUREMENT

- Table 1 on each chart requires your company / group to report on your overall **total procurement spend** by industry category
 - TOTAL PROCUREMENT SPEND is the total dollar (\$) amount of invoices **paid out to all suppliers** (diverse *and* non-diverse) for services rendered, reported specifically by industry category

'A' TABLES: TOTAL DIVERSE SPEND (TABLES 2A, 3A, 4A, 5A, & 6A)

- 'A' tables on each chart require your company / group to report on your **total diverse spend** by certification in each industry category
 - TOTAL DIVERSE SPEND is the total dollar (\$) amount of invoices **paid out** to diverse suppliers for services rendered, reported specifically by industry category
 - This figure includes **any payments** made to diverse suppliers, including contract payments, purchase orders, etc.
 - Spend is reported by certification and industry category

- *Examples:*
 - Paid invoice of a \$500 purchase order with a DVBE for Office Supplies
 - This is a standalone invoice that constitutes procurement from a diverse vendor; any such invoices should be reported here
 - This \$500 must be reported on table 4A (DVBE) under section (g) Office Supplies
 - Paid invoice of a \$1,000 payment made of a \$5,000 contract with a WBE for Print Services
 - If only \$1,000 of the \$5,000 contract was paid out to a diverse business in the 2015 calendar year, then that is the only figure to be reported here
 - This \$1,000 must be reported on table 2A (WBE) under section (h) Print Services
- Reference this set of instructions for all 'A' tables: 2A, 3A, 4A, 5A, and 6A

'B' TABLES: TOTAL DOLLARS IN CONTRACTS SIGNED (TABLES 2B, 3B, 4B, 5B, & 6B)

- 'B' tables on each chart require your company / group to report on the **total dollars in contracts signed** between your company / group and diverse businesses
 - TOTAL DOLLARS IN CONTRACTS SIGNED is the total dollar (\$) amount of all contracts signed between your company / group and a diverse business
 - Include the total dollar amount of the signed contract, *regardless* of whether payments were made for work performed / goods purchased
 - A contract signed for *any* amount in calendar year 2015, even if no part of it was paid out to the diverse business should be reported here
 - **NOTE:** *Since reporting is done by calendar year, multi-year contracts should be reported by the average amount for one year only*
 - Hypothetically, if a two-year contract was signed for \$100,000 and was in effect from 2014-2016, only \$50,000 should be reported for calendar year 2015
- *Examples:*
 - A \$5,000 contract with a WBE for Print Services should be reported, even if only \$1,000 of it was paid out to the diverse business
 - This \$5,000 contract must be reported on table 2B (WBE) under section (h) Print Services
 - A \$10,000 contract with a LGBTBE for Legal Services signed in 2015 should be reported, even if no part of it was paid out to the diverse supplier
 - This \$10,000 must be reported on table 5B (LGBTBE) under section (m) Legal Services
- Reference this set of instructions for all 'B' tables: 2B, 3B, 4B, 5B, and 6B

'C' TABLES: TOTAL NUMBER OF UNIQUE PAID SUPPLIERS (TABLES 2C, 3C, 4C, 5C, & 6C)

- 'C' tables on each chart require your company / group to report on the **total number of unique paid suppliers** by certification type in each industry category, and reported within the appropriate dollar range
 - TOTAL NUMBER OF UNIQUE PAID SUPPLIERS is the total number (#) of unique paid suppliers to whom your company / group **paid out** an invoice in calendar year 2015 – this can be a contract invoice or a standalone invoice
- *Example: Company X* is completing the California chart
 - Company X first determines it paid out invoices to **3 difference WBEs** in calendar year 2015; these unique WBEs are California diverse suppliers because they have a headquarters address in California
 - Company X then determines that all 3 WBEs are Advertising / Marketing firms and reviews the **total sum paid out** to all 3 WBEs for services rendered:
 - WBE #1 – Company X paid out 2 invoices, totaling \$40,000 in 2015
 - WBE #2 – Company X paid out 1 invoice, totaling \$40,000 in 2015
 - WBE #3 – Company X paid out 3 invoices, totaling \$101,000 in 2015
 - Company X will now report these 3 WBEs on table 2C under section (a) Advertising / Marketing:
 - WBE #1 and #2 will be reported in the **<\$50k** range as they were both paid less than \$50,000
 - WBE #3 will be reported in the **\$100k-\$500k** range as it was paid over \$100,000 but less than \$500,000

	(a) Advertising / Marketing
<\$50k	2
>= \$50k but < \$100k	
>= \$100k but < \$500k	1
>= \$500k but < \$1M	
>= \$1M but < \$5M	
>= \$5M but < \$10M	
>= 10M	
TOTAL	3

- Reference this set of instructions for all 'C' tables: 2C, 3C, 4C, 5C, and 6C

'D' TABLES: TOTAL DIVERSE SPEND BY ETHNICITY (TABLES 2D & 6D)

- 'D' tables on each chart requires your company / group to report on the total diverse spend (\$) by ethnicity
 - TOTAL DIVERSE SPEND BY ETHNICITY is the total dollar (\$) amount of invoices paid out to diverse suppliers for services rendered, reported specifically by the ethnicity of the minority business enterprise

- Reference this set of instructions for all 'D' tables

TABLE 6E: NUMBER OF MULTI-CERTIFIED BUSINESS ENTERPRISES BY CERTIFICATION COMBINATION

- Table 6E on each chart requires your company / group to report on the combination of certifications of the multi-certified business enterprises reported in table 6C
- All combinations for the 4 reportable certifications are listed here, indicate the total number of each permutation of certifications that your company / group worked with
- The final total in this category *must* match the final total in table 6C

SUMMARY TABLES

- There are 3 summary tables at the end of each chart that **do not require input** by your company / group; review the data you reported to confirm that all information provided is true and accurate
- The values in these tables will automatically generate values based on the data reported in Tables 1-6, respectively
 1. **Summary of Procurement Spend** – the final percentage listed here is an accurate value of your company / group's total procurement spend with diverse businesses based on the data you entered
 2. **Summary by Certification** – this is the aggregate data reported on all tables for all the certifications on a chart which forms an overall reflection of your company / group's procurement with a particular certification in any given state or in the United States
 - E.g. WBE
 - Final total from Table 1A will be populated in the column labeled "Total Diverse Spend (\$)" in this table
 - Final total from Table 1B will be populated in the column labeled "Total Dollars in Contracts Signed (\$)" in this table
 - Final total from Table 1C will be populated in the column labeled "Total Number of Unique Paid Suppliers (#)" in this table
 3. **Summary by Industry Category** - this is the aggregate data reported on all tables for all the industry categories on a chart which forms an overall reflection of your company / group's procurement within a particular industry in any given state or in the United States
 - E.g. Advertising / Marketing
 - Final total from the first column labeled "Advertising / Marketing" on Table 1 will be populated in the column labeled "Total Procurement Spend Overall (\$)" in this table
 - Final total from the first column labeled "Advertising / Marketing" on Tables 2A, 3A, 4A, 5A, and 6A will be populated in the column labeled "Total Diverse Spend (\$)" in this table
 - Final total from the first column labeled "Advertising / Marketing" on Tables 2B, 3B, 4B, 5B, and 6B will be populated in the column labeled "Total Dollars in Contracts Signed (\$)" in this table

- Final total from the first column labeled “Advertising / Marketing” on Tables 2C, 3C, 4C, 5C, and 6C will be populated in the column labeled “Total Number of Unique Paid Suppliers (#)” in this table

X. GLOSSARY

Disabled Owned Business Enterprise (DOBE)

'Disabled owned business enterprise' means a business enterprise physically located in the United States or its trust territories, that is at least 51 percent owned by person(s) with disabilities, or, in the case of any publicly owned business at least 51 percent of the stock of which is owned by one or more persons with disabilities, and whose management and daily business operations are controlled by one or more of these individuals, who provide proof of United States citizenship or legal resident alien status.

Disabled Veteran Business Enterprise (DVBE)

'Disabled veteran business enterprise' definitions tend to vary as currently there is no uniform definition available for DVBEs. Each definition for a DVBE has been specified by the government agency that created its own program. The federal government, for example, has two categories and several states have their own state-level definitions and requirements (such as CA & NY, see definitions below). Companies are encouraged to determine what constitutes a DVBE for the state within which they conduct business with a DVBE.

CALIFORNIA: 'Disabled veteran business enterprise' has the same meaning as defined in subparagraph (A) of paragraph (7) of subdivision (b) of Section 999 of the Military and Veterans Code, or any successor provision. Disabled veteran business enterprise certification eligibility requirements shall be consistent with those imposed by the Department of General Services, and this section applies only to those disabled veteran business enterprises certified by the Department of General Services." (Source: <http://www.leginfo.ca.gov/cgi-bin/displaycode?section=mvc&group=00001-01000&file=999-999.13>)

NEW YORK: To be certified, at a minimum, one or more service-disabled veterans, with a service-connected disability rating of 10% or greater, must own at least 51% of the business enterprise. The service-disabled veteran owner(s) must have (and exercise) authority to control independently the day-to-day business decisions the business must qualify as a small business under the New York State program and must have a significant business presence in New York State. (Source: <http://ogs.ny.gov/core/SDVFAQ.asp>)

Diverse Business / Supplier

This can be any Women Business Enterprise (WBE), Minority Business Enterprise (MBE), Disabled Veteran Business Enterprise (DVBE), Lesbian, Gay, Bisexual, Transgender Business Enterprise (LGBTBE), or a Multi-Certified Business Enterprise (MCBE) – which is a combination of one or more of the enumerated certifications – headquartered in one of the partner states administering MIDS.

Diverse Spend

Procurement dollars spent exclusively with diverse businesses (WBE / MBE / DVBE / LGBTBE).

Lesbian, Gay, Bisexual, Transgender Business Enterprise (LGBTBE)

A LGBTBE is a U.S.-based for-profit, independent business that is at least 51% owned and controlled by one or more LGBT persons who are U.S. citizens or lawful permanent residents; in the case of any publicly-owned business, at least 51% of the equity is owned and controlled by one or more LGBT persons who are U.S. citizens or lawful permanent residents and whose management and daily operation is controlled by one or more of the LGBT owners.

Minority Business Enterprise (MBE)

'Minority business enterprise' means a business enterprise, physically located in the United States or its trust territories, that is at least 51 percent owned by a minority group or groups, or, in the case of any publicly owned business, at least 51 percent of the stock of which is owned by one or more minority groups, and whose management and daily business operations are controlled by one or more of these individuals. "Minority" includes African Americans, Hispanic / Latino Americans, Native Americans, Asian Pacific Americans, and/or Multi-Ethnic Americans who provide proof of United States citizenship or legal resident alien status.

Outreach

Practices and strategies implemented to bring awareness to, introduce, and/or make a connection between two organizations. For the purposes of this survey, “outreach” focuses on the practices and strategies of an insurer to bring awareness to, introduce, and/or make connections within the context of its diversity programs (supplier diversity and/or governing board diversity).

Procurement

This is the act of acquiring, buying goods, services or works from an external source, often via a tendering or bid process.

Supplier Diversity Policy Statement

Any language that refers to a company / group’s policies specifically in regards to supplier diversity, with the goal of procuring goods and services from diverse businesses; this is *not* a general diversity statement of a company / group.

Supplier Diversity Program

A formal plan and / or structure set up specifically for a company / group to implement its supplier diversity policy statement; this is *not* a general diversity program of a company / group.

Tier 2 Supplier

A company that supplies goods / services for the Tier 1 company. A Tier 2 company is typically smaller than a Tier 1 company.

Veteran Owned Business Enterprise (VOBE)

‘Veteran owned business enterprise’ means a business enterprise physically located in the United States or its trust territories, that is at least 51 percent owned by a current or former member of the United States’ military or armed forces, or, in the case of any publicly owned business at least 51 percent of the stock of which is owned by one or more of these individuals, and whose management and daily business operations are controlled by one or more of these individuals, who provide proof of United States citizenship or legal resident alien status.

Women Business Enterprise (WBE)

‘Women business enterprise’ means a business enterprise physically located in the United States or its trust territories, that is at least 51 percent owned by a woman or women, or, in the case of any publicly owned business at least 51 percent of the stock of which is owned by one or more women, and whose management and daily business operations are controlled by one or more of these individuals, who provide proof of United States citizenship or legal resident alien status.

XI. INDUSTRY CATEGORIES

The following descriptions of industry categories are based on the 2012 North American Industry Classification System (NAICS) definitions; with the exception of the language added in italics below.

These are provided as a guidance tool and as such are broad in their depictions; companies / groups are not limited to the confines of the descriptions listed here to provide data about the categories

ADVERTISING / MARKETING

Sector 54 Professional, Scientific, and Technical Services (the sector as a whole)

- 541810 Advertising Agencies: This industry comprises establishments primarily engaged in creating advertising campaigns and placing such advertising in periodicals, newspapers, radio and television, or other media. These establishments are organized to provide a full range of services (i.e., through in-house capabilities or subcontracting), including advice, creative services, account management, production of advertising material, media planning, and buying (i.e., placing advertising).
- 541613 Marketing Consulting Services: This U.S. industry comprises establishments primarily engaged in providing operating advice and assistance to businesses and other organizations on marketing issues, such as developing marketing objectives and policies, sales forecasting, new product developing and pricing, licensing and franchise planning, and marketing planning and strategy.
- Illustrative Examples:
 - Customer services management consulting services
 - New product development consulting services
 - Marketing management consulting services
 - Sales management consulting services

FINANCIAL / INVESTMENT SERVICES

Sector 52 Finance and Insurance

- 5231 Securities and Commodity Contracts Intermediation and Brokerage: This industry group comprises establishments primarily engaged in putting capital at risk in the process of underwriting securities issues or in making markets for securities and commodities; and those acting as agents and/or brokers between buyers and sellers of securities and commodities, usually charging a commission.

CLAIMS SERVICES

Sector 52 Finance and Insurance

- 524291 Claims Adjusting: Comprises establishments primarily engaged in investigating, appraising, and settling insurance claims.
 - *This may include: cause-of-loss investigators, claims adjusting, claims processing services, claims consultants, fire investigators, insurance claims investigation services, insurance settlement offices, and loss control consultants; as well as, auto body shops, general contractors, landscapers, remediation services, and other similar services related to the claims process.*

FACILITIES

Sector 56 Administrative & Support and Waste Management and Remediation Services

- 561210 Facilities Support Services: This industry comprises establishments primarily engaged in providing operating staff to perform a combination of support services within a client's facilities. Establishments in this industry typically provide a combination of services, such as janitorial, maintenance, trash disposal, guard and security, mail routing, reception, laundry, and related services to support operations within facilities. These establishments provide operating staff to carry out these support activities; but are not involved with or responsible for the core business or activities of the client. Establishments providing facilities (except computer and/or data processing) operation support services and establishments providing private jail services or operating correctional facilities (i.e., jails) on a contract or fee basis are included in this industry.

HUMAN RESOURCES

Sector 54 Professional, Scientific, and Technical Services (The Sector as a Whole)

- 541612 Human resources Consulting Services: This U.S. industry comprises establishments primarily engaged in providing advice and assistance to businesses and other organizations in one or more of the following areas: (1) human resource and personnel policies, practices, and procedures; (2) employee benefits planning, communication, and administration; (3) compensation systems planning; and (4) wage and salary administration.
- Illustrative Examples:
 - Benefit or compensation consulting services
 - Employee assessment consulting services
 - Personnel management consulting services
 - Human resources consulting services

INFORMATION TECHNOLOGY

Sector 51 Information (The Sector as a Whole)

The Information sector comprises establishments engaged in the following processes: (a) producing and distributing information and cultural products, (b) providing the means to transmit or distribute these products as well as data or communications, and (c) processing data.

The main components of this sector are the publishing industries, including software publishing, and both traditional publishing and publishing exclusively on the Internet; the motion picture and sound recording industries; the broadcasting industries, including traditional broadcasting and those broadcasting exclusively over the Internet; the telecommunications industries; Web search portals, data processing industries, and the information services industries.

- 541513 Computer Facilities Management Services: This U.S. industry comprises establishments primarily engaged in providing on-site management and operation of clients' computer systems and/or data processing facilities. Establishments providing computer systems or data processing facilities support services are included in this industry.

OFFICE SUPPLIES

Sector 44-45 Retail Trade (4532 Office Supplies, Stationery, and Gift Stores)

- 453210 Office Supplies and Stationery Stores: This industry comprises establishments primarily engaged in one or more of the following: (1) retailing new stationery, school supplies, and office supplies; (2) retailing a

combination of new office equipment, furniture, and supplies; and (3) retailing new office equipment, furniture, and supplies in combination with selling new computers.

PRINT SERVICES

Sector 31-33 Manufacturing

- 323 Printing and Related Support Activities: Industries in the Printing and Related Support Activities subsector print products, such as newspapers, books, labels, business cards, stationery, business forms, and other materials, and perform support activities, such as data imaging, platemaking services, and bookbinding. The support activities included here are an integral part of the printing industry, and a product (a printing plate, a bound book, or a computer disk or file) that is an integral part of the printing industry is almost always provided by these operations.

PROFESSIONAL SERVICES

Sector 54 Professional, Scientific, and Technical Services (The Sector as a Whole)

The Professional, Scientific, and Technical Services sector comprises establishments that specialize in performing professional, scientific, and technical activities for others. These activities require a high degree of expertise and training. The establishments in this sector specialize according to expertise and provide these services to clients in a variety of industries and, in some cases, to households. Activities performed include: accounting, bookkeeping, and payroll services; architectural, engineering, and specialized design services; computer services; consulting services; research services; advertising services; photographic services; translation and interpretation services; veterinary services; and other professional, scientific, and technical services. *Actuarial services should be included in this section.*

This sector *excludes* establishments primarily engaged in providing a range of day-to-day office administrative services, such as financial planning, billing and recordkeeping, personnel, and physical distribution and logistics. These establishments are classified in Sector 56, Administrative and Support and Waste Management and Remediation Services.

For the purposes of this survey, legal services will be counted in a separate category and should not be reported here.

TELECOM

Sector 51 Information

- 517 Telecommunications: Industries in the Telecommunications subsector group establishments that provide telecommunications and the services related to that activity (e.g., telephony, including Voice over Internet Protocol (VoIP); cable and satellite television distribution services; Internet access; telecommunications reselling services). The Telecommunications subsector is primarily engaged in operating, and/or providing access to facilities for the transmission of voice, data, text, sound, and video. Transmission facilities may be based on a single technology or a combination of technologies. Establishments in the Telecommunications subsector are grouped into four industry groups. The first three are comprised of establishments that operate transmission facilities and infrastructure that they own and/or lease, and provide telecommunications services using those facilities. The distinction among the first three industry groups is the type of infrastructure operated (i.e., wired, wireless, or satellite). The fourth industry group is comprised of establishments that provide support activities, telecommunications reselling services, or many of the same services provided by establishments in the first three industry groups, but do not operate as telecommunications carriers. Establishments primarily engaged as independent contractors in the installation and maintenance of broadcasting and telecommunications systems are classified in Sector 23, Construction. Establishments known as Internet cafes, primarily engaged in offering limited Internet connectivity in combination with other services such as facsimile services, training, rental of on-site personal computers, game rooms, or food services are classified in Subsector 561, Administrative and Support Services, or Subsector 722, Food Services and Drinking Places, depending on the primary activity.

REAL ESTATE

Sector 53 Real Estate and Rental and Leasing

- 531 Real Estate: Industries in the Real Estate subsector group establishments that are primarily engaged in renting or leasing real estate to others; managing real estate for others; selling, buying, or renting real estate for others; and providing other real estate related services, such as appraisal services.

This subsector includes equity Real Estate Investment Trusts (REITs) that are primarily engaged in leasing buildings, dwellings, or other real estate property to others. Mortgage REITs are classified in Subsector 525, Funds, Trusts, and Other Financial Vehicles.

Establishments primarily engaged in subdividing and developing unimproved real estate and constructing buildings for sale are classified in Subsector 236, Construction of Buildings. Establishments primarily engaged in subdividing and improving raw land for subsequent sale to builders are classified in Subsector 237, Heavy and Civil Engineering Construction.

TRAVEL / ENTERTAINMENT

Sector 71 Arts, Entertainment, and Recreation (The Sector as a Whole)

The Arts, Entertainment, and Recreation sector includes a wide range of establishments that operate facilities or provide services to meet varied cultural, entertainment, and recreational interests of their patrons. This sector comprises (1) establishments that are involved in producing, promoting, or participating in live performances, events, or exhibits intended for public viewing; (2) establishments that preserve and exhibit objects and sites of historical, cultural, or educational interest; and (3) establishments that operate facilities or provide services that enable patrons to participate in recreational activities or pursue amusement, hobby, and leisure-time interests.

Some establishments that provide cultural, entertainment, or recreational facilities and services are classified in other sectors. *Excluded* from this sector are: (1) establishments that provide both accommodations and recreational facilities, such as hunting and fishing camps and resort and casino hotels are classified in Subsector 721, Accommodation; (2) restaurants and night clubs that provide live entertainment in addition to the sale of food and beverages are classified in Subsector 722, Food Services and Drinking Places; (3) motion picture theaters, libraries and archives, and publishers of newspapers, magazines, books, periodicals, and computer software are classified in Sector 51, Information; and (4) establishments using transportation equipment to provide recreational and entertainment services, such as those operating sightseeing buses, dinner cruises, or helicopter rides, are classified in Subsector 487, Scenic and Sightseeing Transportation.

Sector 72 Accommodation and Food Services (The Sector as a Whole)

The Accommodation and Food Services sector comprises establishments providing customers with lodging and/or preparing meals, snacks, and beverages for immediate consumption. The sector includes both accommodation and food services establishments because the two activities are often combined at the same establishment.

Excluded from this sector are civic and social organizations; amusement and recreation parks; theaters; and other recreation or entertainment facilities providing food and beverage services.

LEGAL SERVICES

54 Professional, Scientific, and Technical Services

- 5411 Legal Services / 541110 Offices of Lawyers: This industry comprises offices of legal practitioners known as lawyers or attorneys (i.e., counselors-at-law) primarily engaged in the practice of law. Establishments in this industry may provide expertise in a range or in specific areas of law, such as criminal law, corporate law, family and estate law, patent law, real estate law, or tax law.

- 541120 Offices of Notaries: This industry comprises establishments (except offices of lawyers and attorneys) primarily engaged in drafting, approving, and executing legal documents, such as real estate transactions, wills, and contracts; and in receiving, indexing, and storing such documents.
- 541199 All Other Legal Services: This U.S. industry comprises establishments of legal practitioners (except offices of lawyers and attorneys, settlement offices, and title abstract offices). These establishments are primarily engaged in providing specialized legal or paralegal services.
- Illustrative Examples:
 - Notary public services
 - Patent agent services (i.e., patent filing and searching services)
 - Paralegal services
 - Process serving services