

the October 2022 FRN (Figure 2). In addition, the Representative Sample Insurers are the 14 largest homeowners insurance groups and, as a result, they may experience internal synergies and

efficiencies when completing the Data Collection Form. Thus, the total number of hours that it may take all Representative Sample Insurers to collect, process, and complete the Data

Collection Form may be less than the number of hours that FIO has estimated here.

FIGURE 2—COMPARISON OF BURDEN ESTIMATES

	October 2022 FRN	Current estimates
Hours per homeowners insurance entity	100 to 350	60 to 200
Total hours for all Representative Sample Insurers	21,300 to 74,550	14,400 to 48,000
Hourly rate	\$54.27	\$58.30
Total cost for all Representative Sample Insurers	\$1,155,951 to \$4,045,829	\$839,520 to \$2,798,400

Analysis of Data Collected

FIO currently plans to analyze the data collected using trend or time-series analysis. In the time-series analysis, FIO will assess trends in underwriting, claims, and loss metrics, normalized on a per-policy, premium, or coverage basis to allow for comparison across ZIP Codes, for owner-occupied homeowners multi-peril (HO-3 form) policies over the last six years. In addition to the data collected on the Data Collection Forms, FIO’s analysis will rely on several types of data that may include, but are not limited to, publicly available insurance information such as residual market information, information on the relative risks that locations face from climate-related events, and data used to control for other changes in a ZIP Code that could influence insurance markets (e.g., inflation, real estate values, or changes in population). At a later stage, FIO may consider using additional methodologies, including multivariate statistical analysis.

Submission of Data

Reporting under this data collection would be mandatory for all Representative Sample Insurers. If OMB approves this data collection, the Representative Sample Insurers will be expected to submit the completed Data Collection Form through a secure Treasury web portal within 90 days of FIO publishing a **Federal Register** notice announcing the start of the data collection. (FIO has extended the time period which the Representative Sample Insurers will have to submit the information from 60 days to 90 days to ensure that they have sufficient time to gather and provide the requested data.)

FIO intends to provide training and additional resources within the data collection period to facilitate the proper completion of reporting templates.

Given the potential sensitivity of some of the requested data, FIO will

seek to maintain the data submitted in a confidential manner. The FIO Act includes provisions addressing the privacy or confidentiality of submissions of non-publicly available data and information to FIO.²⁸ In accordance with the FIO Act, submissions pursuant to this data collection will not constitute a waiver of, or otherwise affect, any privilege arising under federal or state law to which the data or information is otherwise subject.²⁹ FIO expects that data it receives under this collection will likely contain or consist of “trade secrets and commercial or financial information obtained from a person and privileged or confidential.” This type of information is subject to withholding under exemption 4 of the Freedom of Information Act.³⁰

All data collection is expected to be completed through a secure portal maintained by Treasury, and FIO will not publish confidential firm-specific data from individual submissions. FIO may publish aggregated analyses of the submitted information.

Form: FIO Climate Data Collection: U.S. Homeowners Multi-Peril Form 2023-01.

Affected Public: Businesses and other for-profit institutions and not-for-profit entities.

Estimated Number of Respondents: 14.

Frequency of Response: On occasion, although FIO aims to conduct annual data collections.

Estimated Total Number of Annual Responses: 14.

Estimated Time per Response: Varies from 60 hours to 8,800 hours depending upon the number of homeowners insurance entities within a respondent group. The estimated total annual burden hours are 60 to 200 hours per

homeowners insurance entity within a respondent group. The number of homeowners insurance entities within a respondent group varies from 1 to 44, with the average number being 17. Thus, the average estimated time per response ranges from 1,020 hours to 3,420 hours.

Estimated Total Annual Burden Hours: Approximately 14,400 to 48,000 hours total for all respondents together. The estimated total annual number of burden hours for each respondent will be based on the number of homeowners insurance entities within each respondent group. The estimated total annual burden hours are 60 to 200 hours per homeowners insurance entity within a respondent group.

Authority: 44 U.S.C. 3501 *et seq.*

Spencer W. Clark,

Treasury PRA Clearance Officer.

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UNIFIED CARRIER REGISTRATION PLAN

Sunshine Act Meetings

TIME AND DATE: November 7, 2023, 10 a.m. to 1 p.m., mountain time.

PLACE: This meeting shall take place at the Salt Lake City Marriott University Park, 480 Wakara Way, Salt Lake City, UT 84108. This meeting will also be accessible via conference call and via Zoom Meeting and Screenshare. Any interested person may call (i) 1-929-205-6099 (US Toll) or 1-669-900-6833 (US Toll), Meeting ID: 999 1833 7574, to listen and participate in this meeting. The website to participate via Zoom Meeting and Screenshare is <https://kellen.zoom.us/j/99918337574>. <https://tj0kduGrrTwvHdCv5GnxjaRGZbf1VnECKf2>.

STATUS: This meeting will be open to the public.

²⁸ 31 U.S.C. 313(e)(5).

²⁹ 31 U.S.C. 313(e)(5)(A).

³⁰ 5 U.S.C. 552(b)(4).

MATTERS TO BE CONSIDERED: The Unified Carrier Registration Plan Finance Subcommittee (the “Subcommittee”) will continue its work in developing and implementing the Unified Carrier Registration Plan and Agreement. The subject matter of this meeting will include:

Proposed Agenda

I. Call to Order—UCR Finance Subcommittee Chair

The UCR Finance Subcommittee Chair will welcome attendees, call the meeting to order, call roll for the Subcommittee, confirm whether a quorum is present, and facilitate self-introductions.

II. Verification of Publication of Meeting Notice—UCR Executive Director

The UCR Executive Director will verify the publication of the meeting notice on the UCR website and distribution to the UCR contact list via email followed by the subsequent publication of the notice in the **Federal Register**.

III. Review and Approval of Subcommittee Agenda and Setting of Ground Rules—UCR Finance Subcommittee Chair

For Discussion and Possible Subcommittee Action

The agenda will be reviewed, and the Subcommittee will consider adoption of the agenda.

Ground Rules

➤ Subcommittee action only to be taken in designated areas on agenda.

IV. Review and Approval of Subcommittee Minutes From the June 27, 2023, Meeting—UCR Finance Subcommittee Chair

For Discussion and Possible Subcommittee Action

Draft minutes from the June 27, 2023, Subcommittee meeting in Providence, RI will be reviewed. The Subcommittee will consider action to approve.

V. Revenues From 2023 and 2024 Fees—UCR Depository Manager/Plan Administrator

The UCR Depository Manager/Plan Administrator will review the revenues received from the 2023 and 2024 plan year fees.

VI. Management Report—UCR Finance Subcommittee Chair and UCR Depository Manager

The UCR Finance Subcommittee Chair and UCR Depository Manager will

provide an update on UCR finances including current year 2023 budget versus expenditures and related topics.

VII. Review of 2024 Administrative Budget—UCR Depository Manager/Plan Administrator

For Discussion and Possible Subcommittee Action

The UCR Depository Manager/Plan Administrator will lead a discussion regarding the 2024 UCR administrative budget. The Subcommittee may take action to recommend to the Board adoption of the 2024 budget.

VIII. Finance Subcommittee Meetings in 2024—UCR Finance Subcommittee Chair and UCR Executive Director

The UCR Finance Subcommittee Chair and UCR Executive Director will discuss upcoming Finance Subcommittee meetings in 2024.

IX. Other Business—UCR Finance Subcommittee Chair

The UCR Finance Subcommittee Chair will call for any other items Subcommittee members would like to discuss.

X. Adjourn—UCR Finance Subcommittee Chair

The UCR Finance Subcommittee Chair will adjourn the meeting.

The agenda will be available no later than 5:00 p.m. Eastern time, October 30, 2023 at: <https://plan.ucr.gov>.

CONTACT PERSON FOR MORE INFORMATION: Elizabeth Leaman, Chair, Unified Carrier Registration Plan Board of Directors, (617) 305-3783, eleaman@board.ucr.gov.

Alex B. Leath,
Chief Legal Officer, Unified Carrier Registration Plan.

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DEPARTMENT OF VETERANS AFFAIRS

Privacy Act of 1974; System of Records

AGENCY: Veterans Health Administration (VHA), Department of Veterans Affairs (VA).

ACTION: Notice of a modified system of records.

SUMMARY: Pursuant to the Privacy Act of 1974, notice is hereby given that the VA is modifying the system of records titled, “Administrative Data Repository—VA” (150VA19). This system is used as the source for the information necessary

to uniquely identify a person across the Veterans Health Administration (VHA), act as a record locator system for person records across the Administration, master the identity data and synchronize updates and changes to all the systems that know that person.

DATES: Comments on this modified system of records must be received no later than 30 days after date of publication in the **Federal Register**. If no public comment is received during the period allowed for comment or unless otherwise published in the **Federal Register** by VA, the modified system of records will become effective a minimum of 30 days after date of publication in the **Federal Register**. If VA receives public comments, VA shall review the comments to determine whether any changes to the notice are necessary.

ADDRESSES: Comments may be submitted through www.regulations.gov or mailed to VA Privacy Service, 810 Vermont Avenue NW, (005X6F), Washington, DC 20420. Comments should indicate that they are submitted in response to “Administrative Data Repository—VA” (150VA19). Comments received will be available at regulations.gov for public viewing, inspection or copies.

FOR FURTHER INFORMATION CONTACT: Stephania Griffin, VHA Chief Privacy Officer, Department of Veterans Affairs, 810 Vermont Avenue NW, Washington, DC 20420; Stephania.Griffin@va.gov, telephone number 704-245-2492 (Note: this is not a toll-free number).

SUPPLEMENTARY INFORMATION: VA is amending the system of records by revising the System Name; System Number; System Location; System Manager; Purpose; Categories of Individuals Covered by the System; Categories of Records in the System; Record Source Categories; Routine Uses of Records Maintained in the System; Policies and Practices for Storage of Records; Policies and Practices for Retention and Disposal of Records; Record Access Procedure; Contesting Records Procedures; Notification Procedure; and Administrative, Technical and Physical Safeguards. VA is republishing the system notice in its entirety.

The System Name is being updated from “Administrative Data Repository—VA” to “Enterprise Identity and Demographics Records—VA”.

The System Number will be changed from 150VA19 to 150VA10 to reflect the current VHA organizational routing symbol.

The System Location has been updated to replace Austin Automation