

Operations and Management

1 Identify and describe any significant changes in the contact for the Financial Annual Statement, officers, directors, or trustees of the company as reported in the Financial Annual Statement over the last three years.

Add numeric change information to show number of changes for particular positions. (It is preferable to track changes only for the top 4 executives.)

Annual Statement Jurat Page

[2016](#) [2015](#) [2014](#)

Position	2016	2015	2014

2 Identify and describe any changes in the company's organization, management, or operations that might change the way the company operates in the marketplace.

Add example of level of detail expected. Also add helpful tips, i.e. what to look for using the various research sources and suggesting that rates and forms be reviewed for change.

Annual Statement Management Discussion Page

[2016](#) [2015](#) [2014](#)

Possibly add a link to NIPR producer data for review.

Area of Change

- Company Operations and Management
- Complaint Handling
- Marketing and Sales
- Producer Licensing
- Policyholder Service
- Underwriting and Rating
- Claims
- Other

Select the document or documents you reviewed.

Source of Information

<input type="checkbox"/>	Annual Statement/Quarterly Filings	Cooper, Teresa: List not fully considered. May need to add to the list or make items more
<input type="checkbox"/>	Management Discussion	
<input type="checkbox"/>	Websites	
<input type="checkbox"/>	Social Media	
<input type="checkbox"/>	AM Best	
<input type="checkbox"/>	News Reports	
<input type="checkbox"/>	Other	<input type="text"/>
<input type="checkbox"/>	Other	<input type="text"/>
<input type="checkbox"/>	Other	<input type="text"/>

2a Human Resources Department: State review of job applicants from the company's employees

Comments: (Optional Level 2 Review)

3 Has the insurer reported in its Financial Annual Statements over the last three years that it has:

- a. Been involved in or a party to a merger or consolidation?
 Yes No **Autofill**
- b. Had any Certificates of Authority, licenses, or registrations (including corporate registrations, if applicable) suspended or revoked by any governmental entity?
 Yes No **Autofill**
- c. Changed its state of domicile?
 Yes No **Autofill**
- d. **Holding company changes? (if applicable)**
 Yes No

Financial Annual Statement General Interrogatories Part 1 Question 5.1

Year	Merger/Consolidation	Company Name	Cocode	State of Domicile
2016				
2015				
2014				

Financial Annual Statement General Interrogatories Part 1 Question 6.1

Year	Suspended/Revoked?	Explanation
2016		
2015		
2014		

State of Domicile

Year	State of Domicile
2016	
2015	
2014	

Comments

Show tables only if answer to corresponding question is "Yes"

Financial Ratios

4

Review the company's Risk-Based Capital (RBC) ratios and Financial Analysis Solvency Tools (FAST) scores for the last five year period to determine whether financial results may have the potential to have an adverse impact on the market conduct activities of the company.

[Financial Summary](#)

Scoring Report

[2016](#) [2015](#) [2014](#) [2013](#) [2012](#)

4a) Identify and describe any action level events triggered by RBC ratios or significant declines in the RBC ratio during the period reviewed.

Annual Statement Jurat Page

[2016](#) [2015](#) [2014](#)

Possible auto compare. Determine a measure for substantial changes.

Year	RBC Ratio	Action
2016		
2015		
2014		
2013		
2012		

Add RBC documentation and guidance for analysts within review and within the user guide

4b

Identify and describe any concerns related to the total Financial Scores or individual scores.

Year	Total Score	Financial Position	Results of Operations	Cash Flow & Liquidity	Leverage
2016					
2015					
2014					
2013					
2012					

4c **Financial Analysis: State review of Company Financial Data with assistance from state financial analysts**

Comments:

(Optional Level 2 Review)

4d **Financial Rating Agencies: State review of Company Financial Ratings**

Comments:

(Optional Level 2 Review)

Regulatory Actions

5

Review the Regulatory Actions Report - 5 Years, the Substantive Regulatory Actions Report and the summary information of these reports. Identify and describe any regulatory actions reported of concern, or concerns with any patterns in the origin of action, reasons for action, disposition, etc.

[Regulatory Actions Report - 5 years](#)

[Substantive Regulatory Actions - 5 Years](#)

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Regulatory Actions Reviewed			
Order #	State	Date of Order	Description

Enter info for RIRS records reviewed, including actions not documented within RIRS

**Either add ability to link to RIRS actions, or the ability to attach RIRS action documentation
Add RIRS documentation to the user's guide**

Total Number of regulatory actions listed in the Regulatory Actions Report - 5 Years

Number of Substantive Regulatory Actions listed in the Regulatory Actions Report - 5 Years

Origin of Actions	Regulatory Action Report - 5 Year		Substantive Regulatory Actions	
	Number	Percentage of Total	Number	Percentage of Total

Reason for Action	Regulatory Action Report - 5 Year		Substantive Regulatory Actions	
	Number	Percentage of Total	Number	Percentage of Total

Disposition	Regulatory Action Report - 5 Year		Substantive Regulatory Actions	
	Number	Percentage of Total	Number	Percentage of Total

5a **Regulatory Actions: State review of Disciplinary Orders** (Optional Level 2 Review)

Comments:

5b **Legal Information: State review of pending legal activity** (Optional Level 2 Review)

Comments:

Market Action - Exams

Add ability to either link to MATS Exam records, or the ability to attach exam documentation

6 Review the Market Actions SUMMARY - 5 Years report and the summary information of the report.

[Market Action Exam Summary - 5 Years](#)

6a

Have there been more than three market examinations entered in the last 12 months?

Yes No **Autofill**

Possible auto compare. Determine a measure for substantial changes.

Total Exams on the Market Action Exam Summary - 5 Years

Number of Exams entered in MATS Within the Past 12 Months

6b Have there been more than three market examinations, focused on the line of business under review, entered in the last 12 months?

Yes No **Autofill**

Possible auto compare. Determine a measure for substantial changes.

Total Exams on the Market Action Exam Summary - 5 Years

Number of Exams entered in MATS Within the Past 12 Months

6c Identify and describe any examinations reported of substantive concern, or concerns in the Exam Triggers, Types, Areas, Status, etc. of the exams in the Market Action Exam Summary - 5 Years

Add a map with links leading to the state website page where exams have been posted. Ideally links would only be available if a state has reported an exam.

Exam Categories	Number	Percentage of Total

Exam Status	Number	Percentage of Total

Exam Type	Number	Percentage of Total

Market Exam Trigger (Excludes Financial & Combined Exams)	Number	Percentage of Total

Market Exam Areas (Excludes Financial & Combined Exams)	Number	Percentage of Total

States with Exams (Excludes Financial & Combined Exams)	Number	Percentage of Total

Add Chart to document exam triggers, scrutinies, findings and comments (10/23/17)		

6c **Review of Examination Reports** (Optional Level 2 Review)

Comments:

Market Action - Initiatives

7 Review the Market Actions Initiative SUMMARY - 5 Years. Identify and describe any initiatives reported of substantive concern or any concerns with patterns in the lines of business, triggers, action types, conclusions, etc., of the initiatives listed in the Market Action Initiative Summary - 5 Years.

[Market Action Initiative Summary - 5 Years](#)

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Line of Business	Number	Percentage of Total

Trigger	Number	Percentage of Total

Action Type	Number	Percentage of Total

Conclusion	Number	Percentage of Total

State w/Initiative	Number	Percentage of Total

7a Review of Other Continuum Reports (Optional Level 2 Review)

Comments:

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Premiums

Please Note: Premium information provided excludes premiums outside the US states and territories.

8 Review the company's direct written premium reported on a national and state basis.

Schedule T

[2016 2015 2014 2013 2012](#)

Schedule T Part 2

[2016 2015](#)

State Page Exhibit

[2016 2015 2014 2013 2012](#)

Analyst Team Notes (Financial)

[2016 2015 2014 2013 2012](#)

Cooper, Teresa:
The Market Regulation Handbook indicates that dramatic growth (>+33 percent) or decline (<-10 percent) in one or more lines of business is a warning sign. Should these percentages be used here?

8a **Has the company's direct written premium in any one jurisdiction increased or decreased by more than 33% in any single year during the last five years?**

Yes No **Autofill**

If Yes, Is the direct written premium change significant?

Add guidance in the user guide regarding significant premium changes

Yes No **Do Not Autofill**

Company: State Direct Premiums Written (All Lines of Business)

Cocode	State	2016	2015	2014	2013	2012	CY/PY	PY/PY1	PY1/PY2	PY2/PY3
Co#1	Review									
Co#1	Additional									
Co#2	Review									
Co#2	Additional									
Group										
Group										

Comments:

8b

For the state under review, has the company's direct written premium for any of the top five lines of business increased or decreased by more than 33% in any single year during the last five years?

Yes No **Autofill**

If Yes, Is the direct written premium change significant?

Add guidance in the user guide regarding significant premium changes

Yes No **Do Not Autofill**

Cooper, Teresa:
Are both the Market and Financial LOB columns needed? What are the differences?

Review State: Top Lines of Business

Cocode	Market LOB	Financial LOB	Direct Premiums Written					Percentage Change			
			2016	2015	2014	2013	2012	CY/PY	PY/PY1	PY1/PY2	PY2/PY3
Co#1											
Co#2											
Group											

Please Note: Long-Term Care (LTC) premium may be duplicated in Individual Accident and Health (IAH) premium. **Review for improvements**

Comments:

8c

For the state under review, has the company's direct written premium for the line(s) of business under review increased or decreased by more than 33% in any single year during the last five years?

Yes No **Autofill**

If Yes, Is the direct written premium change significant?

Add guidance in the user guide regarding significant premium changes

Yes No **Do Not Autofill**

Review State: Line of Business under review

Cocode	Market LOB	Financial LOB	Direct Premiums Written					Percentage Change			
			2016	2015	2014	2013	2012	CY/PY	PY/PY1	PY1/PY2	PY2/PY3
Co#1											
Co#2											
Group											

Please Note: Long-Term Care (LTC) premium may be duplicated in Individual Accident and Health (IAH) premium. **Review for improvements**

Additional in depth premium analysis:

**Notes: Internal department interviews with financial and company licensing analysts.
(This applies to review of domestic companies.)**

The percentage change clutters the data and is not always helpful. Possibly highlight when there are large changes. A percentage of change would need to be identified to use in the highlighting logic.

Market Share

9 Review the company's Market Share information for the state under review over the last five years. Identify and describe significant changes in the company's Market Share for the line(s) of business under review.

Line of Business - HO

Year	Premiums Written	Market Share	Percentage Change From Prior Year
2016			
2015			
2014			
2013			
2012			

Year	Cocode	Premiums Written	Market Share	% Change from PY
2016	Co#1			
2016	Co#2			
2016	Group			
2015	Co#1			
2015	Co#2			
2015	Group			
2014	Co#1			
2014	Co#2			
2014	Group			
2013	Co#1			
2013	Co#2			
2013	Group			
2012	Co#1			
2012	Co#2			
2012	Group			

Additional in depth market share analysis:

Loss and Expense Ratios

10 Review the company's loss and expense ratio information on a national and state specific basis for the line(s) of business under review for the last five years.

[Exhibit of Business](#)

[Complete Profile](#)

State Page Exhibit

[2016 2015 2014 2013 2012](#)

10a For the line(s) of business under review in all jurisdictions, identify and describe any unusually high or low loss and expense ratios, or unusual trends for the company, as compared to the industry averages.

10b For the state and line(s) of business under review, identify and describe any unusually high or low loss and expense ratios, or unusual trends for the company, as compared to the industry averages.

10c For the state and line(s) of business under review, identify and describe any unusually high or low combined ratios, or unusual trends for the company, as compared to the industry averages.

Company: All Jurisdictions

Ratio	2016	% Chg	2015	% Chg	2014	% Chg	2013	% Chg	2012	% Chg
Pure Net Loss										
Pure Net LAE										
Net Loss										
Expense										
Combined										

Company: Line of Business All Jurisdictions Possibly use a heat map to graphically display

Market LOB	Financial LOB	Ratio	2016	% Chg	2015	% Chg	2014	% Chg	2013	% Chg	2012	% Chg
		Pure Net Loss										
		Pure Net LAE										
		Net Loss										
		Expense										
		Combined										

Company: Review State

Ratio	State	2016	% Chg	2015	% Chg	###	% Chg	###	% Chg	###	% Chg
Pure Net Loss											
Pure Net LAE											
Net Loss											
Expense											
Combined											

Additional in depth loss and expense ratio analysis:

USER Form 10043 - Import the average industry loss ratio and expense ratio.

Resisted or Unpaid Claims

11 Review the premium written, direct defense and cost containment expenses paid, direct loss incurred and industry averages for the last five years on a national and state specific basis.

11a On a national basis, identify and describe any unusual patterns with the direct defense and cost containment expenses paid and direct losses incurred, when measured against premium volume and industry averages.

DEFENSE COSTS AGAINST RESERVES - 5 YEARS

Year	Premium Written	% Chg from Prior Year	Direct Def & Cost Contain Exp Pd	% Chg from Prior Year	Direct Losses Incurred	% Chg from Prior Year	Direct Def & Cost Contain Exp Pd As Pct of Premium Written	Industry Avg Direct Def & Cost Contain Exp Pd As Pct of Premium Written (all LOBs)
2016								
2015								
2014								
2013								
2012								

Company: Line of Business for All Jurisdictions

LOB	Year	Premium Written	% Chg from Prior Year	Direct Def & Cost Contain Exp Pd	% Chg from Prior Year	Direct Losses Incurred	% Chg from Prior Year	Direct Def & Cost Contain Exp Pd As Pct of Premium Written	Industry Avg Direct Def & Cost Contain Exp Pd As Pct of Premium Written (all LOBs)
HO	2016								
HO	2015								
HO	2014								
HO	2013								
HO	2012								

11b On a state specific basis, identify and describe any unusual patterns with the direct defense and cost containment expenses paid and direct losses incurred, when measured against premium volume and industry averages.

MO

Year	Premium Written	% Chg from Prior Year	Direct Def & Cost Contain Exp Pd	% Chg from Prior Year	Direct Losses Incurred	% Chg from Prior Year	Direct Def & Cost Contain Exp Pd As Pct of Premium Written	Industry Avg Direct Def & Cost Contain Exp Pd As Pct of Premium Written (all
2016								
2015								
2014								
2013								
2012								

Company: Line of Business for MO

LOB	Year	Premium	% Chg	Direct Def & Cost	% Chg	Direct	% Chg	Direct Def & Cost	Industry Avg Direct
HO	2016								
HO	2015								
HO	2014								
HO	2013								
HO	2012								

Complaints

12 Review the company's complaint data

12a For the company for the current year plus four years, identify and describe any significant changes in the CONFIRMED complaint index.

Confirmed

Year	Line of Business	Complaint Index	National				Year	State				
			Premiums	# Complaints	Complaint Share	\$M Premium /Complaints		Complaint Index	Premiums	# Complaints	Complaint Share	\$M Premium /Complaints
2016	HO					2016						
2015	HO					2015						
2014	HO					2014						
2013	HO					2013						
2012	HO					2012						

12b For the company for the current year plus four years, identify and describe any significant changes in the COMPLETE complaint index.

Complete

Year	Line of Business	Complaint Index	National				Year	State				
			Premiums	# Complaints	Complaint Share	\$M Premium /Complaints		Complaint Index	Premiums	# Complaints	Complaint Share	\$M Premium /Complaints
2016	HO					2016						
2015	HO					2015						
2014	HO					2014						
2013	HO					2013						
2012	HO					2012						

12c Review the Closed Complaint by Code-5 Year report and the Summary of Closed Complaint by Code-5 Year report. Identify and describe any areas of concern noted in these reports.

[Closed Complaint by Code-5 Year](#) [Summary of Closed Complaint by Code-5 Year](#)

12d Complaints: Review of Department Complaint Documents for complaints entered since the last review or for the current year (Optional Level 2 Review)

Comments:

**12e Complaints: Review of Open Department Complaint Documents
(Optional Level 2 Review)**

Comments:

Require a sample of complaints be reviewed in detail. Provide the reviewer with complaint definitions and guidance on how to review and document findings.

Add data showing trends for percentage of complaints by complaint code.

Discussion: Add data to compare claim related complaints to total number of complaints (by coverage type). (MCAS data will be used as the source.)

Discussion: automating expected CY complaints

Discussion: Graph complaints by quarter for trending purposes

Market Conduct Annual Statement

MCAS state averages and national values will change as data is received and amended. Please note that using national values and state averages for analysis purposes is not recommended until 60 days after the MCAS filing deadline. Prior to 60 days from the filing date, MCAS data should be considered unaudited by the state department of insurance or the NAIC.

13 Does your state participate in the Market Conduct Annual Statement?

Yes No **Autofill**

If yes, did the company file a Market Conduct Annual Statement for the data year under review?

Yes No **Autofill**

13a1 Review the ratio and rank results at the state level for the state being reviewed. According to this review, does the company have any ~~areas of concern~~ ratios or ranks that appear to be outliers?

Yes
 No
 Not Applicable

If yes, in what areas are the ratios and/or rankings ~~of concern~~ outliers?

Homeowners Ratios

Claims (Ratios 1-3)
 Underwriting (Ratios 4-6)
 Lawsuits (Ratio 7)

13a2 Review the ratio and rank results at the state level for the state being reviewed. According to this review, does the company have any ~~areas of concern~~ ratios or ranks that fall over the ____ percentile?

- Yes
- No
- Not Applicable

If yes, in what areas are the ratios and/or rankings of concern over the ____ percentile?

Homeowners Ratios

- Claims (Ratios 1-3)
- Underwriting (Ratios 4-6)
- Lawsuits (Ratio 7)

- [MCAS Company Specific Report](#)
- [MCAS State Ratio Distribution Report](#)
- [MCAS 2016 HO Claims Activity](#)
- [MCAS 2016 Underwriting Activity](#)
- [MCAS 2016 HO Interrogatories](#)

2016 Homeowners State Ratio and Rank Results

Ratio	Company	State	Above or Below State	Ratio Rank
Ratio 1: Claims closed without payment to the total claims closed.				
Ratio 2: Percentage of claims unprocessed at end of period.				
Ratio 3: Percentage of claims paid beyond 60 days.				
Ratio 4: Non-renewals to policies in force.				
Ratio 5: Cancellations over 60 days to policies in force.				
Ratio 6: Cancellations under 60 days to new policies issued.				
Ratio 7: Suits opened during the period to claims closed without payment.				

2016 Homeowners State Rank Results

Rank	Company	MAX
Claims Rank		
Underwriting Rank		
Suits Rank		
Overall Rank		

Comments:

13b1 Review the ratio and rank results at the national level. According to this review, does the company have any ~~areas of concern~~ ratios or ranks that appear to be outliers?

- Yes
- No
- Not Applicable

If yes, in what areas are the ratios and/or rankings ~~outliers~~of concern?

Homeowners Ratios

- Claims (Ratios 1-3)
- Underwriting (Ratios 4-6)
- Lawsuits (Ratio 7)

13b2 Review the ratio and rank results at the national level. According to this review, does the company have any ~~areas of concern~~ ratios or ranks that fall over the ____ percentile?

- Yes
- No
- Not Applicable

If yes, in what areas are the ratios and/or rankings ~~fall over the ____ percentile~~of concern?

Homeowners Ratios

- Claims (Ratios 1-3)
- Underwriting (Ratios 4-6)
- Lawsuits (Ratio 7)

2016 Homeowners National Ratio and Rank Results

Ratio	Company	Natl	Above or Below State	Ratio Rank
Ratio 1: Claims closed without payment to the total claims closed.				
Ratio 2: Percentage of claims unprocessed at end of period.				
Ratio 3: Percentage of claims paid beyond 60 days.				
Ratio 4: Non-renewals to policies in force.				
Ratio 5: Cancellations over 60 days to policies in force.				
Ratio 6: Cancellations under 60 days to new policies issued.				
Ratio 7: Suits opened during the period to claims closed without payment.				

2016 Homeowners National Rank Results

Rank	Company	MAX
Claims Rank		
Underwriting Rank		
Suits Rank		
Overall Rank		

Comments:

13c1

Review the company ratio results by coverage type and compare them with the state ratio results by coverage type. Are there any coverage types that ~~show particular concern~~ appear as outliers?

- Yes
- No
- Not Applicable

If yes, what are the coverage types that ~~of concern~~ appear as outliers?

Homeowners Coverage Types

- Dwelling
- Personal Property
- Liability
- Medical Payments
- Loss of Use

13c2 Review the company ratio results by coverage type and compare them with the state ratio results by coverage type. Are there any coverage types that ~~show particular concern~~ fall over the ____ percentile?

- Yes
- No
- Not Applicable

If yes, what are the coverage types that ~~of concern~~ fall over the ____ percentile?

Homeowners Coverage Types

- Dwelling
- Personal Property
- Liability
- Medical Payments
- Loss of Use

2016 Homeowners Ratio Results by Coverage Type

Coverage Type	Result Level	Ratio 1	Ratio 2	Ratio 3	Ratio 4	Ratio 5	Ratio 6	Ratio 7
Dwelling	Company							
Dwelling	State							
Dwelling	+/- State							
Personal Property	Company							
Personal Property	State							
Personal Property	+/- State							
Liability	Company							
Liability	State							
Liability	+/- State							
Medical Payments	Company							
Medical Payments	State							
Medical Payments	+/- State							
Loss of Use	Company							
Loss of Use	State							
Loss of Use	+/- State							

Comments:

13d Identify and describe any of the company data trends that cause a concern.

Homeowners State Ratio Trend (All Coverage Tables)

Ratio	2016	2015	2014
Ratio 1: Claims closed without payment to the total claims closed.			
Ratio 2: Percentage of claims unprocessed at end of period.			
Ratio 3: Percentage of claims paid beyond 60 days.			
Ratio 4: Non-renewals to policies in force.			
Ratio 5: Cancellations over 60 days to policies in force.			
Ratio 6: Cancellations under 60 days to new policies issued.			
Ratio 7: Suits opened during the period to claims closed without payment.			

*** The Average Median Days to Final Payment is calculated by summing the reported Median Days to Final Payment for each coverage type and then dividing by the number of reported coverage types. If the trending data causes concern, the company filings should be referenced to identify Median Days to Final Payment changes by coverage type.**

13e Was the company identified as an "outlier" through analysis of the Market Conduct Annual Statement data?

Yes No

If yes, in which line(s) of business is the company considered an outlier?

Homeowners
 Private Passenger
 Long Term Care

Comments:

Additional areas of review currently included in the MARS Level 2 review

14. Interdepartmental Communications

Comments:

(Optional Level 2 Review)

15. Market Analysis

Comments:

(Optional Level 2 Review)

16. Department Filings (Rates, Rules, Policy Forms, and/or Underwriting Manuals)

Comments:

(Optional Level 2 Review)

17. Dispute Resolution Activity

Comments:

(Optional Level 2 Review)

18. Geographic Analysis

Comments:

(Optional Level 2 Review)

19. Internet/World Wide Web/Social Media

Comments:

(Optional Level 2 Review)

20. NAIC Bulletin Boards

Add link to NAIC Bulletin Boards

Comments:

(Optional Level 2 Review)

21. Other Governmental and Quasi-Governmental Agencies

Comments:

(Optional Level 2 Review)

22. Producer Licensing

Add a link to NIPR

(Optional Level 2 Review)

Comments:

23. State Mandated Items (Reports, Data Calls, Surveys and Exhibits)

(Optional Level 2 Review)

Comments:

24. Trade Publications & Other Media Sources

(Optional Level 2 Review)

Comments:

25. Voluntary Accreditation/Certification Programs

(Optional Level 2 Review)

Comments:

Conclusion

What is your recommended next step?

- Incomplete Review
- Direct contact with the company is scheduled
- Investigation is scheduled
- Examination is scheduled
- Enforcement is scheduled
- We will contact the Collaborative Action Designee (CAD) of other states with similar concerns regarding possible collaborative activity.
- We will proceed with another option on the Continuum of regulatory responses. (If known, please explain the option to be used along with the rationale description.)
- No further analysis is necessary
- No further analysis this year, but review again next year.
- Level 2 analysis is scheduled (Remove this option if a stand-alone level 2 is no longer available)

Please develop and document your overall conclusion regarding the insurer's market activities based on the procedures performed. The analyst should consider the responses above and any other factors which, in the analyst's judgment, are relevant.

Describe the rationale for this recommendation. Please be as specific as possible.

Describe the state's action plan.

Contact Information:

USER Form 10074 - Allow for comments to be added to a Level 1 review after it has been approved.

USER Form 10078 - Add links for reviewer.

Allow updates to document follow-up information received from the company

Add option to join a continuum plan that already exists

Other General Updates:

1	Add an "Other" option for reviewing lines of business not found in MARS	
	Add a text box for the analyst to identify the line of business being reviewed	
2	Have the ability to add multiple companies to a review to assist with the review of groups.	
	Show data for each company, total for selected companies and a total of all companies within the group being reviewed.	
3	Have the ability to add attachments to each area of review	
4	Ensure that tables of data are readily available to reviewer in addition to any graphical displays.	
5	Allow reviewer to select the states that they would like to see data for.	
6	For all areas of review, display graphical (Tableau) representations of data in addition to the current table views. (Notes are added within the document where specific graphical suggestions were made.)	