

When a state regulator concludes a Level 1 or Level 2 Analysis in MARS, the regulator is provided with a drop down menu of recommendations. One recommendation available for both Level 1 and Level 2 Analyses is “We will contact the Collaborative Action Designee (CAD) of other states with similar concerns regarding possible collaborative activity.” This generates an e-mail to the CAD of the domiciliary state. The e-mail has the subject line “MAWG Agenda” and reads:

On [date], [company (cocode)] was recommended to be referred to the Market Analysis (D) Working Group (MAWG) for review by [state]. The Level “X” Analysis Review focused on [year] [LOB(s)] information. To complete the referral process, the MAWG procedures require that the MAWG referral form ([available on StateNet](#)) be completed by the referring state's Collaborative Action Designee and forwarded to the NAIC at mawg@naic.org.

The Level “X” review focused on [year] was recommended to be referred to the Market Analysis (D) Working Group (MAWG) for review by [LOB(s)] information. The rationale for the state's decision is listed below:

Due to the findings

You are receiving this e-mail because you are either the Market Analysis Chief (MAC) for the referring state or the Collaborative Action Designee (CAD) of the domiciliary state. If you have questions or concerns, please contact the NAIC Market Analysis Team at mawg@naic.org.

This e-mail makes the incorrect statement that the company is recommended to be referred to MAWG.

NAIC staff drafted a change to the notification e-mail as follows (changes highlighted):

On [date], [company (cocode)] was recommended to be reviewed for possible referral to the Market Actions (D) Working Group (MAWG) for review by [state]. The Level “X” Analysis Review focused on [year] [LOB(s)] information. To complete the referral process, the MAWG procedures require that the MAWG referral form ([available on StateNet](#)) be completed by the referring state's Collaborative Action Designee and forwarded to the NAIC at mawg@naic.org.

The Level “X” review focused on [year] was recommended to be referred to the Market Analysis (D) Working Group (MAWG) for review by [LOB] information. The rationale for the state's decision is listed below:

Due to the findings

You are receiving this e-mail because you are either the Market Analysis Chief (MAC) for the referring state or the Collaborative Action Designee (CAD) of the review or domiciliary state. If you have questions or concerns, please contact the NAIC Market Analysis Team at mawg@naic.org.

There are two issues for comment:

1. The recommended changes to the notification e-mail and subject line
2. The recipients of the notification e-mail