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From: Woolbright, Mike

Sent: Tuesday, June 23, 2009 8:47 AM

To: Helder, Randy

Cc: Kerr, Carolyn; Jones, Kevin; Mealer, Jim; Nickens, Win; Koerkenmeier, Teresa

Subject: RE: NAIC NOTICE - Level 1 and Level 2 Referral to CADs - Comment by July 3

Randy - When I read "We will contact the Collaborative Action Designee (CAD) of other states with similar concerns regarding possible collaborative activity," my perception is that the reviewer is going to reach out to other regulators that have mentioned similar fact patterns in their level 1 and or level 2 reviews to see if there would be a benefit to MAWG referral (next step). With that in mind, I would like to make the following recommendations related to the two issues you inquired about:

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

Some possible alternate subject lines (NAIC # and or carrier name optional)

Possible Collaborative Action
Collaborative Action Opportunity
Market Analysis Collaboration

2. The recipients of the notification e-mail - the MAC of the referring state, CAD of the review or domiciliary state and any regulator that has conducted a level 1 or 2 for the same carrier (for any line of business) in the "focus year."

It would seem that the concluding sentences "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" may need to be revised to; "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, referring state or state that has conducted a review of the carrier for the same "focus year." If you have additional information about a possible MAWG referral, questions or concerns, please contact [state] or the NAIC Market Analysis Team at mawg@naic.org

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