

Randy,

It is W. Va.'s practice to complete level one and level 2 analyses upon any Company being referred to MAWG. We do this in order to determine if we have had similar issues to those stated in the referral. We believe that this is a prudent practice so we offer the following comments based on your draft. We are not necessarily opposed to sending it to the CAD of the state of domicile so long as it is **clear** that it is not an actual MAWG referral. In any case it should be sent to the CAD and MAC of the reviewing state.

Absent clarifying language, –we believe that the email should **only** be sent to the CAD of the referring state. To that end here are some suggestions:

EMAIL HEADER:

LEVEL “X” ANALYSIS INDICATES COLLABORATIVE ACTION POTENTIAL

BODY OF EMAIL:

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

THIS IS NOT AN ACTUAL MAWG REFERAL

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] indicated a potential for collaborative action with a possible referral 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 reviewing or domiciliary state. If you have questions or concerns, please contact the CAD or MAC of the reviewing state or the NAIC Market Analysis Team at mawg@naic.org.