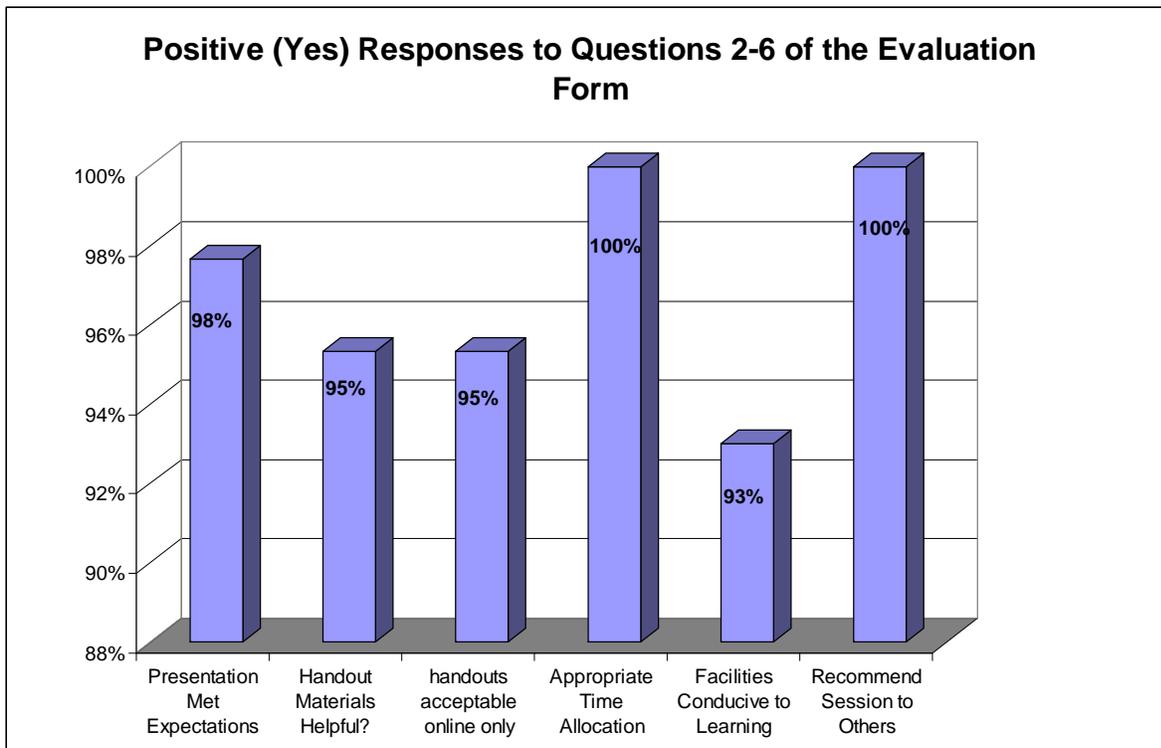
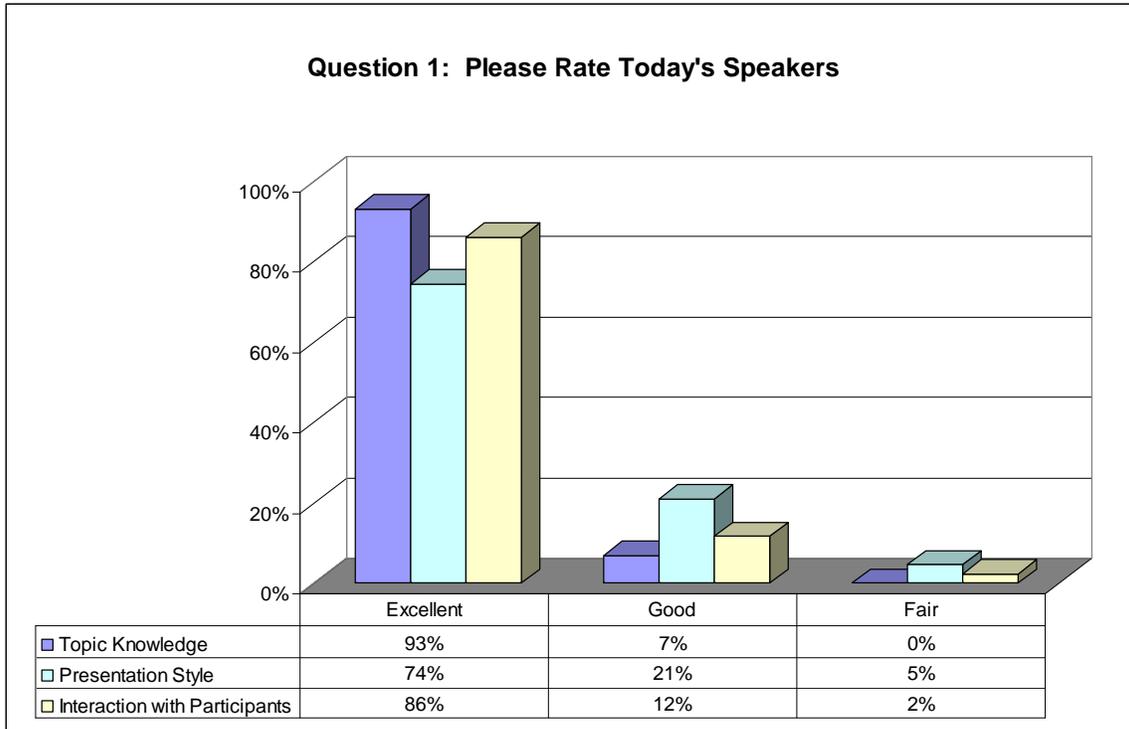


Market Analysis September Series Seminar P & C Seminar held 9/16/10 Evaluation Form Results

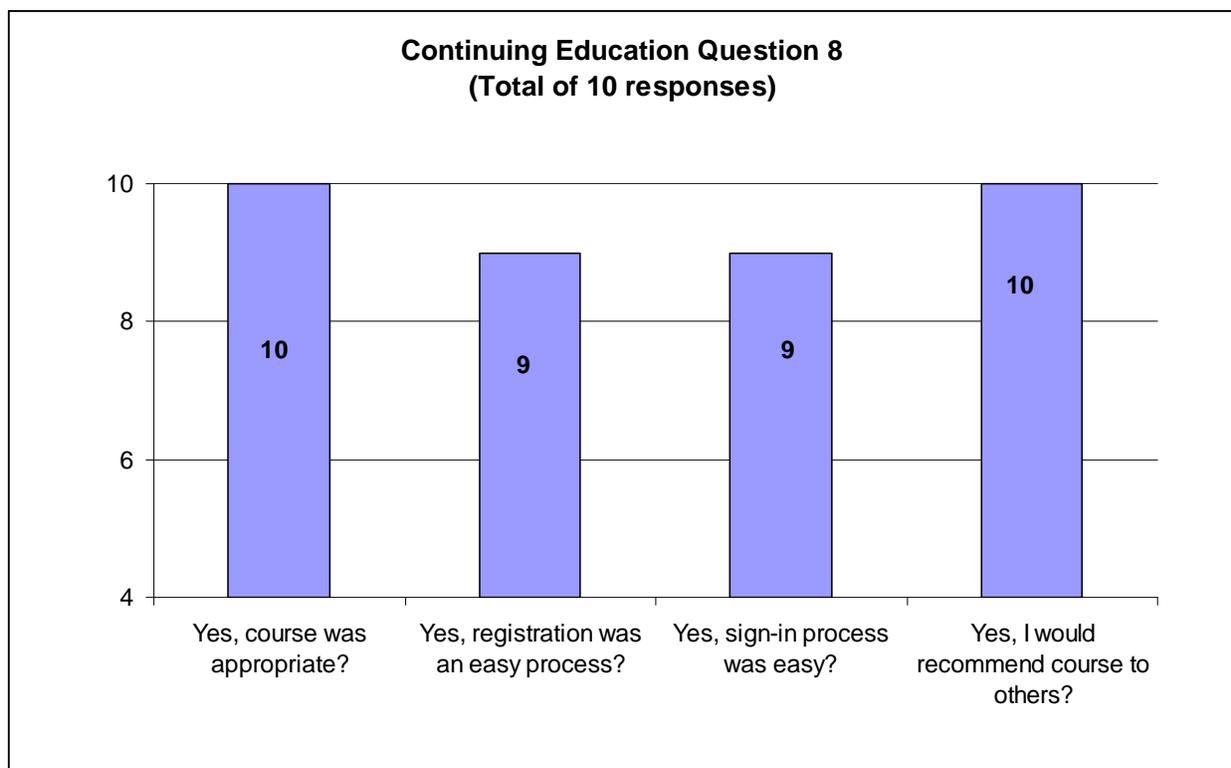
- There were 79 attendees plus Department presenters
- There were 44 feedback surveys returned for evaluation



Question 7: The Most Valuable thing(s) I learned at today's program is:

- Call the department with questions
- Communication is the key to cooperation between the department and the insurance company
- Communication is very important, that the department is there to help and willing to assist
- Enjoyed it all!
- Enjoyed the market exercise
- Everyone was valuable
- How much is involved before deciding whether an exam is necessary
- How the Department looks at MCAS and all the other data we report to decide who may need review. Liked the "Exercise" too. Did not know that we could make comments on the MCAS to explain why the # looks that way.
- How the process works and the committee process was helpful
- Importance of accurate data. Information on systems used to determine results/ratings.
- Interesting to see the data analyzed and the process for analysis of that data.
- Knowing what the department is looking at to determine whether an exam is warranted or not
- Learning about the market regulation committee and how they determine regulatory actions on a company.
- Much more insight into all of what the DOI considers when weighing market conduct options
- Opportunity to meet regulators in more informal setting, insight into regulatory role was interesting
- Proactiveness when issue or ebb and flow of data is key. Let regulators know what is happening up front.
- Process of evaluation for companies, and factors involved. Understanding of MCAS and expectations.
- Process used to take action-structure of Ins. Dept. Deputy offices, etc.
- Putting names with faces of the Department staff
- Roundtable discussion was a very positive experience
- The ask the questions to the deputies was informative
- The criteria the Dept uses to analyze market conduct and how it uses that data to determine whether Dept action is needed
- The deliberative process that PA takes in market regulations
- The Department is engaged on the right issues, in the right way.
- The extent to which and the breadth of the data being used to analyze the carriers. We can and should look at more of this information ourselves
- The interdisciplinary process utilized by the Department in the market evaluation process-also the insight provided by the speakers on their respective areas was helpful in obtaining a better understanding

- The process of market conduct A to Z
- The process of taking the "cream" of the stressed companies was very valuable
- The process that is used by the department to decide on an exam or not. Also, all the data and what is looked at the most.
- The various databases utilized and available
- The workings of the committee in the decision making
- To meet the regulators face to face and their openness to field questions today and in the future
- Very informative; process for gathering information and determining the course of action
- What information the department reviews during market analysis and the process undertaken prior to calling an examination
- Who to contact at the insurance dept. and their web addresses



Additional Comments or Suggestions-Some of the responses include:

- Too cold in the room
- Interesting because of the roundtable
- A little cold; thank you for your time!
- Additional examples of issues discussed may be helpful; presenters did a nice job presenting
- All speakers presentations were well thought out and provided a basis for understanding; the materials will prove to be a good resource tool to bring back to companies to education others

- Could not read the slides from the floor on the 1st session; do deputy roundtable in the morning; a segment on how to prepare for the new enterprise risk management financial exam. I know there is a page on the PA Insurance website but a presentation of
- Could of omitted the A & H presentation from the P & C Session
- Efforts for the department to become more transparent has become more evident; appreciate that you brought the breadth of staff along today to respond to issues and questions; suggest that the department ask carriers to share how they manage the integrity
- Even though this was a P & C seminar there was a lot of discussion about life and health
- Everybody was very willing to answer questions
- From my perspective the market regulation process that PA uses is one that other states can benefit from implementing; the ability to have the presentation on line is very beneficial.
- Great. Loved the "play the regulator" exercise.
- Nice job! Please continue!
- Offer this type of educational seminar to legislators; continue the excellent work you do now; thank you
- One presentation seemed to focus more on health issues than P & C. please provide a list of attendees with contact information
- Some handouts available was a great idea
- Thank you. I found this presentation and discussion to be very helpful.
- Too cold. The components of the market analysis and how they relate and weigh to the overall analysis
- Too cold; would like to see list of attendees; I liked how session was based on what industry would need to know about MCAS and knowing what PA does. Appreciate Deputy Commissioners attending for questions.
- Very good presentation. Ron also did a good job of keeping our interest. I did not like having to print off 60 pages anyway. Good job keeping the communication going and open. I believe you people at the insurance department would rather we be up front
- Very knowledgeable and engaged speakers; session moved along at a nice pace. Good materials, great to have so many of the PA regulators available during the session. It was a little chilly-thanks for coffee/tea! The mock regulators session was very good!
- Very pleased with the interaction with the participants and regulators. Thank you for offering this seminar. thank you again for offering the seminar and the question and answer portions of today's seminar
- Well organized and presented. Would like to see this educational opportunity made available annually.