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**Sent:** Friday, June 30, 2023 11:01 AM

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**Subject:** RE: NAIC NOTICE: Market Analysis Procedures (D) Working Group - July 17

Good morning!

I wanted to provide Maine's comments to you regarding the fraternal insurers and MCAS.

A review of our statutes found 24-A, MRS §4141 states that, except as provided in Ch. 55 (Fraternal Benefit Societies) "societies shall be governed by this chapter and shall be exempt from all other provisions of the insurance laws of this State, not only in governmental relations with the state, but for every other purpose. No law hereafter enacted shall apply to them, unless they be expressly designated therein."

24-A MRS §10 also states that says "no provision of this Title shall apply with respect to....(2) Fraternal benefit societies, except as stated in Chapter 55." Our legal counsel has advised that our exam authority in 24-A, MRS §221 does not appear to apply to fraternal, therefore we do not have the authority to require them to file MCAS in Maine.

Regards,  
Connie Mayette  
Market Conduct Division Manager