John and Randy,

I was excited to hear about a movement to produce more tutorials and also a push to improve access to market conduct tools.

- 1. We would be very interested in seeing tutorials. Oftentimes when a regulator leaves, you have a two weeks to pass on the knowledge. In a small Division like ours, we have a limited amount of individuals with working knowledge of all market conduct data tools.
- 2. It would be extremely awesome if I-Site was reorganized to place all market conduct tools and options on one page. It seems like we have to jump around a lot. When getting a quick glimpse of a company to approve a new COA or to look at a company with current COA, I usually open a temporary MARS review to gather intel quicker.
- 3. I've found myself frustrated over the last 6 years on several occasions with MARS. The help document is very outdated (2013). Maybe there's more updated information somewhere but I haven't taken them time to research. I've often asked myself, "What am I looking at and are the numbers really a problem?". Some of these numbers/ratios were brought up in the 1/27/21 meeting.
 - a. Integrating the various Tableau tables into MARS seems like a must-have.
 - b. Updating the MARS guide is important.
 - c. An update to the MARS layout would be appreciated. It's better than when I began but still needs work.
- 4. In our 2/25/21 meeting, I liked the idea of monthly get-togethers to discuss analysis techniques.
- 5. It seems like a Market Analysis group could be created. Within that group, it could be broken down by regions or by department size.
- 6. We contract with INS for examination purposes. We've sat down with Shelly Schuman and Tanya Sherman. They've provided tools to analyze MAPT data. We could possibly reach out to outside entities like theirs to provide market analysis tutorials.

Tony Dorschner, MCM

Market Conduct Manager | Division of Insurance South Dakota Department of Labor and Regulation Tel: 605.773.3563 | 124 S Euclid Ave Pierre, SD 57501