

Rector & Associates, Inc.

Insurance Regulatory Consulting

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To: Philip Barlow Associate Commissioner

From: Sarah Schroeder

Date: March 7, 2014

Re: Surplus Level Quantification Information with Respect to GHMSI Surplus Review

In correspondence to Commissioner McPherson dated January 29, 2014, DC Appleseed Center for Law & Justice, Inc. asked Commissioner McPherson for certain information relating to the quantification of surplus level findings with respect to the analysis performed by both Milliman and by R&A 2008- 2009 and in 2011-2013. Attached is a March 6, 2014 memorandum to R&A from FTI Consulting that analyzes these requests. Should the Commissioner decide to respond to Appleseed's requests, the attached memorandum provides the requested information.

If you have any additional questions, please don't hesitate to contact me.