



June 7th, 2023

Ms. Karen Veronikis
Chief of Market Analysis
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

Re: Market Conduct Annual Statement (MCAS)

Dear Ms. Veronikis:

The following is submitted on behalf of my society in response to agenda item "c" included on

industry data can be inconclusive and sometimes misleading which makes MCAS data problematic to use effectively.