From: Andrea Baytop <Andrea.Baytop@scc.virginia.gov> Sent: Monday, June 23, 2025 8:15 AM To: Wallace, Petra <PWallace@naic.org> Subject: RE: NAIC Notice: Market Conduct Examination Guidelines (D) Working Group New Exposure Draft

Hi Petra,

I know I am submitting past the deadline. I only had a question about the Marketing and Sales Standard 3 that I hope we can discuss at the next meeting. I hope we can talk about the purpose of Standard 3 when these items should have been determined during the policy form approval process. Should this be a part of the Marketing and Sales review or a policy forms review? There is also a typo on page 9 where "statues" should be "statutes" in the second to last paragraph in Standard 3.

Thank you,

## Andrea Baytop, AMCM

Chief P&C Insurance Market Examiner Market Conduct & Consumer Services Sections Virginia Bureau of Insurance 804.371.9547 andrea.baytop@scc.virginia.gov

