I know this is a day late, but it would be most helpful to develop guidelines for both insurers and states to follow when submitting recommendations/comments concerning the product standards. Too often, information accompanying recommendations is anecdotal rather than substantiated with the specific statutory/regulatory basis for the comment or without relevant supporting data. With this sort of supporting information, the PSC would have a better context for making decisions.

Jason Lapham  
Lead Analyst, Life and Health Section 
Consumer Services