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## MEMORANDUM

**To:** Joseph Baker, Business Advocate

**CC:** Sean McCullough, Director of the Common Sense Initiative Office

**From:** Loretta Medved, Policy Analyst

**Date:** September 29, 2021

**Re:** Response to CSI Review – Health insurance reserves, corporate governance annual disclosure, and annuity nonforfeiture product standards (OAC 3901-3-13, 3901-3-19, and 3901-6-16)

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On September 29, 2021, the Ohio Department of Insurance (the Department) received the Recommendation Memorandum (CSI Recommendation) from the Common Sense Initiative Office for rule(s) 3901-3-13 Health insurance reserves, 3901-3-19 Corporate governance annual disclosure, and 3901-6-16 Annuity nonforfeiture product standards.

The CSI Recommendation stated that the office does not have any recommendations regarding this rule package, and therefore should proceed with a formal filing of the rule package.

At this time, the Department plans to move forward with the filing of this rule package with the Joint Committee on Agency Rule Review.

If you have any questions please contact Loretta Medved at 614-644-0239 or [Loretta.Medved@insurance.ohio.gov](mailto:Loretta.Medved@insurance.ohio.gov).