

Society of Financial Examiners



2002 Career Development Seminar

July 21-24, 2002

Final Program

Hilton Walt Disney World Resort

Lake Buena Vista, FL

**Balancing risk
assessment,
compliance
testing, and
substantive
procedures...**



**...is no Mickey
Mouse decision!**

Come to the Sunshine State and join our impressive
"Characters" offering the latest decision-making
information in the Examination Industry.



General Information

2002 CDS Committee

Stephen Szypula, CFE
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Don Gaskill, CFE

Sponsors

Aegon Insurance Group
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Taylor-Walker & Associates, Inc.
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Learning Objectives

Through lecture, roundtable discussion, and interactive formats, participants in the Society of Financial Examiner's 2002 Career Development Seminar will learn of the latest developments, current issues and new solutions in the areas of regulation of banks, insurance companies, and credit unions. Issues will include national and global economy, federal legislation, auditing and current challenges facing the industry.

Course Level

This course is offered for Intermediate and Advanced Financial Examiners. No advanced preparation or prerequisites are necessary, as this course will provide live delivery of updates and overviews of knowledge to which financial examiners are already exposed.

Total number of CRE hours:	25 CPE
Total number of CPE hours available:	117 CPE
Fields of Study Offered:	
Accounting & Auditing	42.6 CPE
Consulting	0 CPE
Specialized Knowledge	74.4 CPE

Registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual course for CPE credit. Complaints regarding registered sponsors may be addressed to the National Association of State Boards of Accountancy, 50 Fourth Ave., North, Nashville, TN 37219-2417, telephone (615) 880-4200.

Note to Introduction to ACL, Advanced ACL and Teammate Session Attendees

For Introduction to ACL, Advanced ACL and TeamMate sessions, attendees need to bring their own laptops with the Workbook version 7.0 or an ACL key with version 7.0 loaded. If you do not have a yellow key, your ACL 7.0 version software

will not work in class unless you have the ACL 7.0 Workbook version loaded which is specifically designed to work in training classes without a yellow key. This is a limited access session. Those who are confirmed for these sessions have received notification. Access will be monitored to ensure those who have been confirmed are the only ones admitted. Thank you for your understanding.

Teammate 2000 Train The Trainer and NAIC I-Site

Both sessions have limited availability. Those who are confirmed for these sessions have received notification. Access will be monitored to ensure those who have been confirmed are the only ones admitted. Thank you for your understanding.

"Sunday Welcome" Reception

Floribbean Festival: "No Worries Man". Join us for an evening Key West style that is both Floridian and Caribbean. Enter the tropical paradise and feel the stress melt away. Enjoy the island tunes from the Tropical Trio complete with steel drums. Visit with the tropical birds and their handler for fun and pictures. Belly up to the bar for a Bahama Mama or Rum Runner.

Our evening will be complete with a wide variety of Floridian and Caribbean favorites including a Raw Bar, Key West Hor d'Oeuvres, pasta and South Beach Deserts.

After an evening of fun, you can return safely to your room via the elevator. Our Floribbean Festival will be held in the host hotel – Hilton Walt Disney World Resort.

Get out your "Caribbean shirt" and "Take Your Time and Hurry."

The State of The Society

It has been a great honor to be the President of the Society of Financial Examiners. I have enjoyed serving you as President and the year has gone by quickly. I have been very lucky to have an outstanding executive committee to work with. These hard working individuals are the ones that keep the Society moving forward and I would like to express my appreciation to all of them.

My goals when taking office were to continue the work to eliminate administrative errors and to improve testing. I am happy to say that the goals are well on their way of being achieved. I believe that our management firm is doing a very good job in helping us achieve these goals. When the inevitable error does happen, the management firm corrects the error and suggests improvement to the process so it does not happen again. Our new management company has worked well for SOFE. Feedback from the executive committee and members has been extremely positive.

The tests are always being continuously reviewed for improvement. This past year the insurance testing committee has yet taken on another review of all test questions. This continuous review appears to be working, as the number of test given each quarter has risen. Even in my own Division, we have more examiners taking exams.

One of the great things about being on the Executive Committee is to grant designations to individuals. We awarded many designations over the past year, this only reinforces the importance of the SOFE designation.

The leadership of SOFE is working to keep the organization financially strong and our members content. To do this the leadership needs to hear from the members about concerns that they may have. The only way to improve an organization is to get the input from its members. I strongly suggest that you send your suggestions or concerns to the new president.

I would like to strongly encourage the membership to get involved. This is an organization of its members and it needs them to be active participants. Volunteer for a committee, write an article for the Examiner or Insight or become a member of the Board Governors and Executive Committee. When the members become more active, this would only serve to strengthen our organization.

I am happy to report the Society is financially healthy and respected within the industry.

I would like to thank Don Reichenbach and Bob Howe who have served the Society for many years on the Board of Governors and Executive Committee. Both have taken retirement this past year and I wish them well. I would also like to thank Paula Keyes and Associates for their help over the past year.

Thank you for allowing me the pleasure to serve you as President.

Jim Armstrong, CFE, President
Society of Financial Examiners

Program

Society of Financial Examiners 2002 Career Development Seminar

Saturday, July 20, 2002

12:00 n - 6 pm **Registration Desk Open**
West Registration

2:00 - 3:00 pm **Sub-committee Meetings**

3:00 - 6:00 pm **Executive Committee Meeting**
Hibiscus

E1 - Introduction to ACL
Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

E2-Advanced ACL for Investments
Tony Riddick, CFE; Tina Renfrow, AFE;
Gwen Tann; Ke Xu, AFE; Jim Horne
North Carolina Department of Insurance
Camelia and Dogwood

Sunday, July 21, 2002

8 am - 6 pm **Registration Desk Open**
West Registration

8:30 - 11:30 am **Board of Governors Meeting**
Salons 6, 7, and 8

12:30 - 5:00 pm **Spouse & Guest's Hospitality**
Suite 174

12:30 - 12:45 pm **WELCOME**
Jim Armstrong, CFE, President
SOFE
Salons 1, 2, 3, and 4

12:45 - 1:00 pm **Opening Comments**
Kevin McCarty
Deputy Insurance Commissioner
Florida Department of Insurance
Salons 1, 2, 3, and 4

1:00 - 1:20 pm **NAIC Update**
Therese Vaughan, President of NAIC,
Commissioner of Insurance, Iowa Division of
Insurance
Salons 1, 2, 3, and 4

1:30 - 3:00 pm **BREAKOUT SESSIONS**
A-Commissioner's Roundtable
Therese Vaughan, President of NAIC,
Commissioner of Insurance, Iowa
Division of Insurance
Mike Pickens, Vice President of NAIC,
Commissioner of Insurance, Arkansas
Department of Insurance
Donna Lee Williams, Insurance
Commissioner, Delaware Department of
Insurance
Salons 1, 2, 3, and 4

3:00 - 3:20 pm **Break**
Grand Foyer

3:20 - 4:50 pm **BREAKOUT SESSIONS**

A-Ethics-Taking the High Road
Frank Bucaro
Frank Bucaro & Associates
Salons 1, 2, 3, and 4

E4-Introduction to ACL - continued
Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

E5-Advanced ACL for Policy Loans
Susan Loy, AFE; Tia Jones; Leane Rafalko;
Tony Riddick, CFE
North Carolina Department of Insurance
Camelia and Dogwood

6:00 - 10:00 pm **Sunday Social**
Floribbean Festival
Salons 6, 7, and 8

Monday, July 22, 2002

7 am - 5 pm **Registration Desk Open**
West Registration

7:30 - 8:20 am BREAKFAST ROUNDTABLES

A-ACL Users Forum

Donna Williams
ACL Services, Ltd.
Salon 6

B-NAIC Examination Resources

Annette Knief, CPA
NAIC
Salons 7 and 8

8 am – 5 pm

Spouse & Guest's Hospitality

Suite 174

**8:30 am –
4:30 pm**

**Spouse & Guest's Trip to
Kennedy Space Center**

Lobby

8:30 - 10:00 am BREAKOUT SESSIONS

A1-Accreditation Update

Kim Campbell
NAIC
Salons 1, 2, and 3

B1-Information Systems Questionnaire

Gary Farmer, CFE, AES
Richard Tarr, CIA, CISA
Automated Examination Services, Inc.
Salon 4

**C1-Assisting in the P&C Actuarial
Reserving Function**

Charles Letourneau
Donna Munt
American Actuarial Consulting Group
Crystal

E6-Introduction to ACL - continued

Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

E7-NAIC I-Site

John Portuguese
NAIC
Rose

E8-Advanced ACL for Claims

Gwen Tann; Monique Smith; Herb Maltba,
CFE; Ke Xu, AFE; Tony Riddick, CFE
North Carolina Department of Insurance
Camelia and Dogwood

10:00 - 10:20 am Break

Grand Foyer

10:20 - 11:50 am BREAKOUT SESSIONS

A2-State of the Economy

Brain Wesbury
Griffin, Kubik, Stephens & Thompson, Inc.
Salons 1, 2, and 3

**B2-Information Systems Questionnaire -
continued**

Gary Farmer, CFE, AES
Richard Tarr, CIA, CISA
Automated Examination Services, Inc.
Salon 4

E-9-Introduction to ACL-continued

Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

E-10-Advanced ACL for Premiums

William Speed; Tony Riddick, CFE; Susan
Loy, AFE; Nicholas Feiler; Sunil Sharma; Jim
Horne
North Carolina Dept. of Insurance
Camila and Dogwood

12:00 - 1:20pm Luncheon and Annual Business Meeting

Salons 6, 7, and 8

1:30 - 3:00 pm BREAKOUT SESSIONS

A-3-Statutory Principles Update

Robin Marcotte, CFE, CPA, ARE
Brady Kelley, CPA
NAIC
Salons 1, 2, and 3

**B-3-Information Systems Questionnaire-
continued**

Gary Farmer, CFE, AES
Richard Tarr, CIA, CISA
Automated Examination Services, Inc.
Salon 4

C-3-TeamMate 2000 Train the Trainer

Marilynn Kessler
Price WaterhouseCooper
Camelia and Dogwood

D-3-Examination Planning

Steven Guest, CFE
Delaware Department of Insurance
Crystal

E-11-Introduction to ACL-continued

Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

E-12-NAIC I-Site
James Portuguese
NAIC
Rose

B5-TeamMate 2000 Users Forum
Marilynn Kessler
Price WaterhouseCoopers
Salon 6

3:00 - 3:20 pm Break
Grand Foyer

8:00 am – 5:00 pm Spouse & Guest’s Hospitality
Suite 174

3:20 - 4:50 pm BREAKOUT SESSIONS
A4-Accounting Codification
Pat Tracey
American Express Tax and Business
Services, Inc. and
John Tinsley, AFE
Delaware Department of Insurance
Salons 1, 2, and 3

9:00 am – 3:45 pm Spouse & Guest’s Cultural Tour of Historic Winter Park
Lobby

B4-Information Systems Questionnaire - continued
Gary Farmer, CFE, AES
Richard Tarr, CIA, CISA
Automated Examination Services, Inc.
Salon 4

8:30 – 10:00 am BREAKOUT SESSIONS
A6-Reinsurance: The Post-9/11 Marketplace
Jay Burke, Moderator, Reinsurance
Solutions International
Andrew Bareli, Andrew Bareli & Associates
William Lowry, Capitol Decision Sciences,
LLC
Salons 1, 2, and 3

C4-TeamMate 2000 Train the Trainer – continued
Marilynn Kessler
Price WaterhouseCooper
Camelia and Dogwood

B6-Information Systems Questionnaire - continued
Gary Farmer, CFE, AES
Richard Tarr, CIA, CISA
Automated Examination Services, Inc.
Salon 4

D4-When Bank and Insurance Companies Combine
Frances O’ Connor, CFE
Connecticut Department of Insurance
Crystal

C6-TeamMate 2000 Train the Trainer – continued
Marilynn Kessler
Price WaterhouseCooper and
Donna Williams
ACL Services, Ltd.
Camelia and Dogwood

E13-Introduction to ACL - continued
Donna Williams
ACL Services, Ltd.
Organe Bloosum and Narcissus

D6-Exam Oversight Update
Annette Knief, CPA
NAIC
Crystal

Tuesday, July 23, 2002

7:00 am - 5:00 pm Registration Desk Open
West Registration

E14-Introduction to ACL - continued
Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

7:30 - 8:20 am BREAKFAST ROUNDTABLES
A5-Reinsurance: What the Annual Statement Does Not Reveal
Jay Burke, Moderator, Reinsurance
Solutions International
Andrew Bareli, Andrew Bareli & Associates
William Lowry, Capitol Decision Sciences,
LLC
Salons 7 and 8

10:00 - 10:20 am Break
Grand Foyer

10:20 - 11:50 am BREAKOUT SESSIONS

A7-Reinsurance: The Post-9/11

Marketplace - continued

Jay Burke, Moderator, Reinsurance Solutions International
Andrew Bareli, Andrew Bareli & Associates
William Lowry, Capitol Decision Sciences, LLC
Salons 1, 2, and 3

B7-Information Systems Questionnaire - continued

Gary Farmer, CFE, AES
Richard Tarr, CIA, CISA
Automated Examination Services, Inc.
Salon 4

C7-TeamMate 2000 Train the Trainer – continued

Marilynn Kessler
Price WaterhouseCooper
Camelia and Dogwood

D7-Risk Assessment

Annette Knief, CPA
NAIC
Crystal

E15-Introduction to ACL - continued

Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

E16-NAIC I-Site

James Portuguez
NAIC
Rose

**12:00 pm –
1:20 pm**

Luncheon

Salons 6, 7, and 8

**12:00 pm –
1:20 pm**

State Chair Luncheon and Business Meeting

Poinsetta and Quince

1:30 - 3:00 pm

BREAKOUT SESSIONS

A8-Transfer of Risk in Reinsurance Agreements

Tim Volpe
Volpe, Bajalia, Wickes & Rogerson and Ed Buttner, CFE
Buttner, Hammock, Ranes & Co., P.A.
Salons 1, 2, and 3

B8-Information Systems Questionnaire-continued

Gary Farmer, CFE, AES
Richard Torr, CIA, CISA
Automated Examination Services, Inc.
Salon 4

C8-TeamMate 2000 Train the Trainer – continued

Marilynn Kessler
Price WaterhouseCooper
Camelia and Dogwood

D8-Credit Union Challenges Facing the Industry

Pat Murphy, CFE
Tennessee Department of Insurance and Tim Hornbrook
National Credit Union Administration
Crystal

E17-Introduction to ACL - continued

Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

E18-NAIC I-Site

James Portuguez
NAIC
Rose

3:00 - 3:20 pm

Break

Grand Foyer

3:20 - 4:50 pm

BREAKOUT SESSIONS

A9-Transfer of Risk in Reinsurance Agreements - continued

Tim Volpe
Volpe, Bajalia, Wickes & Rogerson and Ed Buttner, CFE
Buttner, Hammock, Ranes & Co., P.A.
Salons 1, 2, and 3

B9-Information Systems Questionnaire - continued

Gary Farmer, CFE, AES
Richard Tarr, CIA, CISA
Automated Examination Services, Inc.
Salon 4

C9-TeamMate 2000 Train the Trainer – continued

Marilynn Kessler
Price WaterhouseCooper
Camelia and Dogwood

D9-TeamMate 2000 Team Store

Julie Gann
NAIC
Crystal

E19-Introduction to ACL - continued

Donna Williams
ACL Services, Ltd.
Orange Blossom and Narcissus

D11-TeamMate 2000 Team Store

Julie Gann
NAIC
Crystal

E20-Advanced ACL for Claims

Gwen Tann; Monique Smith; Herb Malta,
AFE; Leane Rafalko; Tia Jones
North Carolina Department of Insurance
Orange Blossom and Narcissus

Wednesday, July 24, 2002

7:00 am – 1:00 pm **Registration Desk Open**
West Registration

7:30 - 8:20 am **BREAKFAST ROUNDTABLES**

A10-Information Systems
Tom Farrell, AFE, AES, CISA
Illinois Department of Insurance
Salon 6

B10-Chief Examiners Roundtable
Caroline Brock, CFE
Louisiana Department of Insurance
Danny Saenz, CFE
Texas Department of Insurance
Beth Vecchioli
Florida Department of Insurance and
Richard Ford, CFE
Alabama Department of Insurance
Salons 7 and 8

8:00 am – 12:00 **Spouse & Guest's Hospitality**
Suite 174

8:30 - 10:00 am **BREAKOUT SESSIONS**
**A11-Information Systems
Infrastructures – Working in Teams**
Tom Farrell, AFE, AES, CISA
Illinois Department of Insurance
Salons 1, 2, and 3

**B11-Assisting in the P&C Actuarial
Reserving Function**
Charles Letourneau
Donna Munt
American Actuarial Consulting Group
Salon 4

**C11-TeamMate 2000 Train the Trainer –
continued**
Marilynn Kessler
Price WaterhouseCooper
Camelia and Dogwood

10:00 - 10:20 am **Break**
Grand Foyer

10:20 - 11:50 am **BREAKOUT SESSIONS**
A12-Examining Information Systems
Gary Farmer, CFE, AES
Richard Tarr, CIA, CISA
Automated Examination Services, Inc.
Salons 1, 2, and 3

**B12-Balance: Lifestyle by Choice Not by
Chance**
Tim Richardson
Salon 4

**C12-TeamMate 2000 Train the Trainer –
continued**
Marilynn Kessler
Price WaterhouseCooper
Camelia and Dogwood

D12-Basic Bank Examining
Dennis Shipp, CFE
Tennessee Department of Financial
Institutions
Crystal

E21-Advanced ACL for Premiums
William Speed; Nicholas Feiler; Tony
Riddick, CFE; Tina Renfrow, AFE; Sunil
Sharma
North Carolina Department of Insurance
Orange Blossom and Narcissus

E22-NAIC I-Site
James Portuguez
NAIC
Rose

12:00 - 3:00 pm **Board of Governors Meeting**
Crystal

3:00 - 5:00 pm **Executive Committee Meeting**
Lily

Speakers

Jim Armstrong, CFE

Mr. Armstrong began his insurance regulatory career as a field examiner for the Iowa Division of Insurance. In 1993, he became the assistant chief examiner for Iowa. Mr. Armstrong received an undergraduate degree from Iowa Wesleyan College in Mt. Pleasant, Iowa, majoring in accounting.

Andrew J. Barile, CPCU

Andrew is the principle of Andrew Barile Consulting Corporation, Inc. specializing in providing unique and creative solutions to members of the insurance industry. He has 40 years of experience in the insurance industry as either an owner or employee of wholesale insurance broker/excess and surplus lines, managing general agencies, admitted and non-admitted insurers, reinsurance intermediaries, direct-writer reinsurers, broker market reinsurers, Bermuda reinsurers and captive insurers.

Mr. Barile has his BBA from The College of Insurance, New York City, an MBA from New York University (Stern's Business School) and earned an Anglo-American Fellowship to work at Lloyd's of London and the British Insurance Market.

Caroline Brock, CFE

Edward W. Buttner IV, CPA

Ed is the founder and Managing Partner of Buttner Hammock & Company. He has specialized for over 18 years in the insurance industry. Ed was associated for over 16 years with the international accounting firm of Ernst & Young ("E&Y"), and its predecessor firm, Ernst & Whinney. He was admitted to the partnership of E&Y in 1988, and served as the partner-in-charge of the Florida Insurance Practice Group for the period October 1, 1988 through April 30, 1992.

Ed has directed staff on examinations of insurance companies (life/health and property/ casualty) with assets ranging from three million to over two billion dollars.

While at E&Y, Ed served as engagement partner for over 50 insurance companies. These companies include writers of industrial life, whole life, term, universal life, credit life, group, accident and health, annuities, worker's compensation, medical malpractice, fire, homeowners, multiple peril, commercial multiple peril, general liability, auto, auto physical damage, inland marine, credit accident and health, credit disability, warranty (automobile and appliances) and title insurance.

Ed has directed full scope and limited scope examinations in accordance with the NAIC Examiners Handbook for the Florida Department of Insurance, Bureau of Property & Casualty Self Insurance ("the Department"). Ed has also assisted the Department in the training of financial and market conduct examiners. He has provided expert witness and deposition testimony at the request of the Department to further assist them in their capacity as regulator.

Ed has extensive litigation support experience including

expert testimony, evaluation of accounting and auditing issues, and preparation for deposition of witnesses. While at E&Y, he directed engagement team that was involved with assisting the Louisiana Attorney General in connection with their actions against the Champion Insurance Company and its officers and directors. At the time, Champion was the largest insolvency in Louisiana history. In addition, Ed directed E&Y engagement teams in other litigation support projects and worked closely with expert witnesses and outside council in preparing for trials.

Ed is a certified public accountant licensed in the state of Florida and a 1976 graduate of Jacksonville University. He is a member of the American Institute of Certified Public Accountants and the Florida Institute of Certified Public Accountants. He is a Fellow of the Life Management Institute and he is an active member of the Insurance Accounting and Systems Association.

Frank Bucaro

Coming from a background that included 18 years as an instructor of Moral Theology, Mr. Bucaro entered the business community in 1986. At that same time, media accounts of compromised ethics throughout the United States seemed to be an almost daily event. He hoped to shed new light on the benefits of ethics and values for the modern marketplace.

A business owner, author and speaker, Frank Bucaro brings a unique perspective to client organizations that seek to integrate ethical standards of excellence with solid business practices. In demand as a full time speaker, Frank's presentations illustrate how ethics and values contribute to long term success. His book, *Taking The High Road — How To Succeed Ethically When Others Bend The Rules*, offers down-to-earth ideas for tackling difficult decisions.

He is a member of the National Speakers Association (NSA), an international professional organization. The 3800 members of NSA include experts in a variety of industries and disciplines, who reach audiences as trainers, educators, consultants and authors.

Frank has received the designation of CSP from the National Speakers Association. This earned designation stands for Certified Speaking Professional, and has been awarded to fewer than 10 per cent of the NSA members. CPAE is an award given to speakers who have been evaluated by their peers and judged to be among the top 4% of the 3,600-member National Speakers Association. Frank Bucaro received this award in July, 1997.

Kim Campbell, CPA, CFE

Ms. Campbell is the senior accreditation manager for the National Association of Insurance Commissioners. She acts as the NAIC observer on state accreditation reviews and provides support to states seeking compliance with financial regulation standards. She also provides staff support to the committee on

Financial Regulation Standards and Accreditation.

Prior to joining the NAIC in November 1998, Ms. Campbell spent nine and a half years with the Missouri Department of Insurance as a financial examiner. Eight of those years were spent as an examiner-in-charge.

Ms. Campbell earned a bachelor's degree in accounting from Westminster College. She has passed the CPA examination and holds the designation of Certified Financial Examiner (CFE).

Gary Farmer, AES, CFE, CPA

Gary Farmer, president of Automated Examination Services (AES), Inc., has 14 years of audit and information systems experience. As head of his own consulting firm, he specializes in application and general control reviews and network systems training. Through his experiences as an instructor, auditor, CPA, and financial examiner/analyst, he has gained extensive knowledge in all aspects of the audit process, with particular focus on the insurance industry. For six years, he worked as a financial examiner/analyst with first, the Florida Department of Insurance and then, the Kentucky Department of Insurance (DOI).

Mr. Farmer has expertise in assessing controls and control risks inherent in a company's computer based operations, developing TeamMate examination procedures, and using ACL for testing information systems controls. He has participated on the NAIC Audit Software Subgroup and in training for TeamMate.

His company, AES, Inc., provides support for DOI examinations, analysis and resource development before, during and after examination fieldwork.

Tom Farrell, AFE, AES, CISA

Mr. Farrell is the Information Systems Auditor for the Illinois Department of Insurance. He was appointed to this position in 1976 and has served in that capacity for over twenty five years. Tom earned both a bachelor and masters degrees in mathematics from the University of Illinois. In addition to his responsibilities as an Information Systems auditor, Tom has taught mathematics at DePaul University in Chicago for the past twenty-two years as an adjunct faculty member. He has been active on two committees of the National Association of Insurance Commissioners dealing with the development of Information Systems audit procedures and techniques. Currently, Tom is one of only six financial examiners to have earned the Automated Examination Specialist (AES) designation from the Society of Financial Examiners (SOFE). In addition, Tom has earned the Certified Information Systems Auditor (CISA) designation from the Information Systems Audit & Control Association (ISACA). Two years ago, Tom was chosen by the Society of Financial Examiners executive board to chair the Society's Automated Examination Specialist Committee, which makes recommendations to the SOFE Executive Board on promoting and expanding the role of the information systems auditor in the financial examination process.

Nick Feiler

Mr. Feiler has been a Financial Examiner with the North Carolina Department of Insurance for approximately 2 years. His previous industry experience includes 2 years as a senior accountant for an HMO. Mr. Feiler holds a Bachelors of Science Degree in Financial Management with a minor in Economics from the State University of New York, College at Brockport. Nicholas completed over 20 credit hours of accounting in the late 90's and is currently enrolled in the evening MBA program at The University of North Carolina, Greensboro. He is a part-time accounting instructor at Durham Technical Community College.

Richard Ford, CFE

Mr. Ford serves as Chief Examiner for the Alabama Insurance Department. He has held this position since 1992. Prior to assuming his responsibilities as Chief Examiner, he served as Assistant Chief Examiner and Insurance Field Examiner for the department. His career began with the Alabama Department of Revenue as a Foreign Audit Specialist. He holds a BS from University of Alabama and a Doctorate in Jurisprudence from Jones School of Law, Faulkner University. Mr. Ford is a CFE and a licensed attorney in the state of Alabama.

Julie Gann

Ms. Gann is a Financial Services Specialist II for the Financial Services Department at the National Association of Insurance Commissioners. In this role she provides staff support to the Financial Examiners Handbook Technical Group, the Audit Software Working Group, the ETS Working Group and the Chief Examiners Forum.

Julie has been involved in the TeamMate 2000 TeamStore process since inception and has assumed responsibility for the creation, development, and incorporation of the NAIC TeamMate TeamStores.

Prior to this position, Julie served as a Senior Accountant in the Assurance Department of KPMG. In this position she provided assurance services to several large entities including Trans World Airlines, City of Kansas City, Jay Wolfe Automotive, City of Independence, and the Kansas City Area Transportation Authority.

Ms. Gann earned a B.S. in Accounting and Business Administration from William Jewell College in Liberty, MO. Julie is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants, and of the Missouri Society of Certified Public Accountants.

Steven Guest, CFE

Mr. Guest is a Supervising Insurance Examiner proudly serving the Delaware Department of Insurance, through the firm, Regulatory Insurance Services, Inc.. Steve is a CFE and CPA. Previously with the Texas Department of Insurance, Steve has been a regulatory financial examiner for 17 years.

Jim Horne

Mr. Horne was recently promoted to Examiner in Charge with the North Carolina Department of Insurance. He has been with the North Carolina Department of Insurance for three years. Mr. Horne holds a Bachelors degree in Accounting from Atlantic Christian University

Tim Hornbrook

Tia Jones

Ms. Jones was recently promoted to Examiner in Charge with the North Carolina Department of Insurance. She has been with the North Carolina Department of Insurance for three years. Ms. Jones holds a Bachelors degree in Business Administration with a major in Accounting from Radford University.

Brady Kelley , CPA

Mr. Kelley is the Director of Financial Services at the National Association of Insurance Commissioners. His primary responsibility is to manage the overall operations of the Financial Services Division. He is staff support to the Financial Condition (E) Committee, which monitors various NAIC working groups and committees in the areas of solvency regulation, the Insurance Group Review Subgroup, which is researching ways to enhance the coordination of examinations and analysis among the domiciliary states of affiliated insurers that are members of insurance groups or holding company systems, and the International Accounting Standards Working Group, which monitors international insurance accounting issues. His other responsibilities include providing technical expertise to NAIC staff, NAIC members and the industry in the areas of statutory, U.S. GAAP and international accounting, financial reporting, financial examinations, financial regulation and accreditation, reinsurance regulation and other solvency related areas. Prior to becoming the Director of Financial Services, Mr. Kelley served as the Financial Services Manager, which involved oversight of the NAIC's Codification of Statutory Accounting Principles Training Program.

Before joining the NAIC in August 1998, Mr. Kelley was employed as an audit senior in the Kansas City office of PricewaterhouseCoopers LLP specializing in audits of insurance companies and investment management companies. Mr. Kelley graduated from the University of Missouri-Columbia with a B.S. in Accountancy and is a Certified Public Accountant. He is a member of the AICPA and the Missouri Society of CPA's.

Marilynn Kessler

Annette Kneif , CPA

Ms. Kneif is the Financial Services Manager at the National Association of Insurance Commissioners. Her primary responsibility is to provide technical advisory service

and research on solvency regulation, examination issues, and statutory accounting. She is staff support to the Risk Assessment Working Group, which is exploring the use of prospective risk assessment techniques in the current solvency surveillance process; the Examination Oversight Task Force, which monitors various working groups focusing on examination and financial analysis issues; the Examination White Paper Focus Group, which is addressing the issues outlined in the examination white paper; and the Special Insurance Issues Committee. Prior to October 2000, Ms. Kneif served as the Financial Services Associate.

Before joining the NAIC in October 1999, Ms. Kneif was employed as an auditor specializing in insurance in the Chicago and Kansas City offices of Deloitte & Touche, LLP. In this role her primary client service engagements with the audit firm included Allstate Insurance Company, First Health, and Illinois Mine Subsidence Insurance Fund.

Ms. Kneif graduated from the University of Illinois at Urbana-Champaign with a B.S. in Accountancy and is a Certified Public Accountant. She also earned a M.B.A. with a finance concentration from Northern Illinois University in December 1998. Annette is currently a member of the AICPA. She also holds the designations of Fellow, Life Management Institute (FLMI), and is an Associate in Reinsurance Administration (ARA).

Charles Letourneau

Mr. Letourneau started his own actuarial consulting firm, American Actuarial Consulting Group LLC ("AACG") after obtaining reserving, pricing and project experience in the major property and casualty ("P&C") lines of business. Before starting AACG, Mr. Letourneau served as a consulting actuary in Ernst & Young LLP's ("E&Y") National Actuarial Services Group. His responsibilities included performing various loss reserve analyses, building financial models, and developing client relationships. Prior to joining E&Y, Mr. Letourneau was employed with three primary insurance companies; Farmers Insurance Group, Highlands Insurance Group and ING Canada. At Farmers Insurance Group and Highlands Insurance Group, Mr. Letourneau was responsible for the loss reserving of commercial lines. At ING Canada, Mr. Letourneau was involved in the ratemaking and loss reserving of personal and commercial lines.

Mr. Letourneau received his Bachelor of Science degree in Actuarial Science from Laval University, Canada. He is a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries.

William K. Lowry, Jr.

William K. Lowry, Jr., 50, Managing Member, Capitol Decision Sciences LLC ("CDS"), a firm specializing in corporate finance and capitol management for insurance and insurance-related enterprises. Mr. Lowry is also an operating advisor of Pegasus Capitol Advisors, L.P., a Greenwich, CT based private equity firm that invests in middle market companies that are at

points of stress or significant change, with a focus on pursuing complex transactions. Prior to founding CDS, Mr. Lowry was Senior Vice President, Chief Financial Officer and Member of the Executive Team of Swiss Re America. From 1998-1999, Mr. Lowry served as Executive Vice President & Chief Operating Officer of U.S. RE Companies, Inc., a reinsurance intermediary operating on a worldwide basis. Prior to joining U.S. RE, Mr. Lowry was Executive Vice President & Chief Financial Officer and Director of Constitution Reinsurance Corporation; Director of Rex Re Insurance Ltd. From 1990-1993, Mr. Lowry was Senior Vice President & Chief Financial officer of SCOR U.S. Corporation and its principal operating subsidiaries, SCOR Reinsurance Company, General Security Assurance Corporation and The Unity Fire & General Insurance Company. Prior to joining SCOR in 1990, Mr. Lowry was Senior Vice President, Treasurer & Chief Financial Officer of Phoenix Re Corporation and its operating subsidiary, Phoenix Reinsurance Company since 1986. From 1984-1986, he was Director, Corporate Systems Development & Analysis with American Can Company. From 1980-1984, Mr. Lowry was associated with Price Waterhouse. From 1973-1980, he was associated with Ernst & Whinney. Mr. Lowry received a Bachelor of Science in Business Administration with a major in Finance in 1972 and a Master of Accountancy in 1973, both from the University of South Carolina. Mr. Lowry is a Certified Public Accountant, a Chartered Life Underwriter, and a Fellow, Life Management Institute. Mr. Lowry is a member of the Financial Executives Institute, American Institute of Certified Public Accountants, South Carolina Association of CPAs, and American Society of CLUs. Mr. Lowry resides in Upper Saddle River, New Jersey with his wife and children.

Susan Loy, AFE

Ms. Loy is an Examiner in Charge with the North Carolina Department of Insurance. She has been with the North Carolina Department of Insurance for 14 years, where she served as a Regulatory Specialist with the Regulatory Actions Division prior to her current position. Ms. Loy holds a Bachelors degree in Accounting from North Carolina State University and is a Certified Public Accountant. She is a member of the Society of Financial Examiners and holds the AFE designation.

Herbert Maltba, AFE

Mr. Maltba is a Supervising Insurance Examiner with the North Carolina Department of Insurance. In that capacity, he supervises financial examinations of domestic life and A&H, managed care, and P&C companies. He has been with the North Carolina Department of Insurance since 1995, where he served as a staff examiner and examiner in charge prior to his current position. Prior to working at the Insurance Department, Mr. Maltba worked for the North Carolina Banking Commission.

Mr. Maltba holds a Bachelors degree in Business Administration/Accounting from Wayland Baptist University. He is a member of the Society of Financial Examiners and holds

the AFE designation.

Robin Marcotte, CFE, CPA, ARe

Ms. Marcotte is the financial services program manager at the National Association of Insurance Commissioners. Her primary responsibility is to oversee the Statutory Accounting Principles Training Program. Her other responsibilities include coordinating and overseeing the development of other training programs and to provide research and interpretive opinions on statutory accounting issues, examination issues and other issues included in NAIC training programs.

Prior to joining the NAIC in August 2000, Ms. Marcotte spent over eleven years with the Missouri Department of Insurance as a financial examiner. Nine of those years were spent as a financial examiner in charge.

Ms. Marcotte graduated from Southwest Missouri State University with a Bachelor of Science degree in Accounting. She is a CPA and holds the designations of Certified Financial Examiner (CFE) and Associate in Reinsurance (ARe). She is a member of the AICPA and the Missouri Society of CPA's.

Kevin McCarty

Kevin M. McCarty was appointed Deputy Insurance Commissioner in January of 2001. Mr. McCarty began his career in public service in 1988. Since receiving the Bachelor of Arts Degree in Political Science and a Juris Doctorate from the University of Florida, Mr. McCarty held a position with the Department of Labor and Employment Security, and various positions with the Department of Insurance.

As Florida's Deputy Insurance Commissioner, Mr. McCarty directs three principal regulatory Divisions. The Division of Insurer Services regulates company licensing, solvency, market conduct, forms, rates, and joint underwriting associations. The Division of Insurance Fraud has as its primary mission the investigations and prevention of insurance fraud in this state. The Division of Information Systems provides electronic data processing service to all departments in addition, to technical assistance in the areas of development of manual and automated management information systems.

Mr. McCarty provides expert analysis and speaks at various seminars/conferences with regard to state and federal catastrophe loss mitigation efforts and is an active participant in the National Association of Insurance Commissioners.

Donna Munt

Ms. Munt came to American Actuarial Consulting Group after completing a career of 27 years at USAA, where she was Vice President of Property & Casualty Loss Reserving.

Ms. Munt was the appointed actuary for all companies in the USAA group, opining on reserves in excess of \$3 billion. Her responsibilities included participating in claims studies, capital adequacy evaluations, dynamic financial analysis, and financial examinations by state insurance departments, IRS audits, and reviews by financial rating agencies. Prior to heading the loss reserving department, Ms. Munt worked in the homeowners pricing unit where she designed and imple-

mented the company's homeowners ratemaking system.

H. Patrick Murphy, CFE

Mr. Murphy is the assistant commissioner, Credit Union Division, for the Tennessee Department of Financial Institutions. He previously served as a financial institutions safety and soundness manager for the Department, where he was responsible for planning, organizing, and managing the examination of financial institutions. Mr. Murphy has served in that position since 1994 and has worked within the Department since 1985, beginning as a bank examiner trainee. Previous experience includes several years as an auditor with the Federal Reserve Bank of Atlanta, and four years as internal auditor with Nashville Savings and Loan. Mr. Murphy is a graduate of David Lipscomb University in Nashville. He is Vice President of Financial Institutions Education with the Society of Financial Examiners and is also on the Board of Governors. He serves on the NASCUS Performance Standards Committee, which reviews accreditation for credit union agencies.

Frances O'Connor, CFE

Ms. O'Connor was appointed director of financial policy & federal/international relations of the Connecticut Insurance Department in April 2000. For the nine years prior to that time, she held the position of Director of the Examination Division and was responsible for the solvency oversight including financial analysis/compliance and examinations. In her tenure with the Department, she has held various other regulatory positions including life valuation, financial analysis, financial and market conduct examinations and insurance company admissions.

Ms. O'Connor is a Certified Financial Examiner with a BA and MA in Economics from the University of Connecticut. She currently represents Connecticut on the following NAIC committee and working groups – Ad Hoc Task Force on Solvency and Anti-Fraud, Coordinating with Federal Regulations Working Group, Confidentiality and Sharing of Information Working Group, Examination Oversight Task Force; Financial Condition Subcommittee, Financial Holding Company, Analysis/Examination Review Working Group, Financial Modernization Task Force, National Accounting Standards Working Group, Privacy Working Group and Underwriting and Reinsurance Pools Working Group.

Ms. O'Connor serves as liaison between the Connecticut Insurance Department and the Federal Reserve Bank of New York with respect to the regulation of Citigroup's principal insurance subsidiaries, most of which are domiciled in Connecticut. In her new role with the Department, she is responsible for coordinating the implementation of the provisions of Gramm-Leach-Bliley Act that impact insurance regulations and establishing relationships with other federal and international regulatory agencies to promote information sharing and cooperation in the oversight of financial services conglomerates.

Mike Pickens

Mr. Pickens was appointed Insurance Commissioner on January 15, 1997, for a four-year term. He was reappointed for a second four-year term effective January 15, 2001.

Prior to assuming the Insurance Commissioner's post, Mr. Pickens was a partner in the Little Rock law firm of Friday, Eldredge, and Clark where he practiced in the areas of insurance defense, representing policyholders in personal injury and workers' compensation litigation. Mr. Pickens also maintained a small family law caseload while working at the Friday firm.

He graduated from the University of Mississippi ("Ole Miss") with a B.A. in English and an emphasis in a pre-medicine curriculum. While at Ole Miss Mr. Pickens was a member of the Ole Miss Rebel Baseball Team, a member of the Ole Miss M-Club (varsity lettermen's club) and the English Honorary Society. He worked as a graduate assistant coach on the baseball team in the Fall of 1984 before moving back to Arkansas to attend law school. Mr. Pickens graduated from the University of Arkansas at Little Rock School of Law with a Juris Doctorate degree. While in law school Mr. Pickens was an Associate Survey Editor of the UALR Law Journal. Mr. Pickens is licensed to practice law in all state and federal courts in the State of Arkansas, as well as the United States Court of Appeals for the Eighth Circuit, and the United States Supreme Court. Mr. Pickens has been a member of the Pulaski County, Arkansas and American Bar Associations, as well as a member of the Lawyers for Literacy and International Law Committees of the Arkansas Bar Association. Mr. Pickens has served performing pro bono legal work through the Volunteer Organization for Central Arkansas Legal Services ("VOCALS"), a joint venture of the Pulaski County Bar Association and Central Arkansas Legal Services, Inc.

Mr. Pickens was elected Secretary-Treasurer in December 2000, and Vice President in December 2001, of the National Association of Insurance Commissioners ("NAIC"). The NAIC is composed of the chief insurance regulatory officials from the fifty (50) states, the District of Columbia, and four (4) United States territories. Pickens and the Arkansas Insurance Department staff participate on a number of NAIC committees and working groups. In his capacity as State Insurance Commissioner, Mr. Pickens is a member of insurance-related committees throughout state government. Under his leadership the Arkansas Insurance Department was identified as one of the nation's most progressive insurance regulatory agencies by the A.M. Best Company, one of the country's oldest and highly respected insurance company rating organizations.

James Portuguese

Mr. Portuguese joined the staff of the National Association of Insurance Commissioners in August of 2001. He serves as one of the Information Systems Trainers, providing technical training to state insurance departments, NAIC staff, and other users of NAIC information system applications. James writes manuals and user guides for new NAIC Applications. He also helps keep existing manuals up to date.

Prior to joining the staff at NAIC, James worked seven years with a practice management software firm called DataTrac Service Corporation. James traveled coast-to-coast training doctors and staff on the office management system he installed and set up. James was instrumental in the programs development and quality assurance testing.

James was formerly an instructor in the Department of Continuing Education at the Johnson County Community College in Overland Park, Kansas. James gave classes to business professionals on introduction to computer operating systems and basic applications like word processing, spreadsheets and databases.

James attended the University of Kansas School of Business and Computer Science. James speaks fluent Spanish and has international business experience.

Leane Ratfalko

Tina Renfrow, AFE

Ms. Renfrow is an Examiner in Charge with the North Carolina Department of Insurance. She has been with the North Carolina Department of Insurance for six years, where she served as a staff examiner prior to her current position. Ms. Renfrow previously worked for the Financial Services Division of the North Carolina Department of Public Administration.

Ms. Renfrow holds a Bachelors degree in Accounting and Political Science from Barton College. Ms. Renfrow holds a Masters degree in Business Administration from Campbell University. She is a member of the Society of Financial Examiners, holds the AFE designation and is currently the State Chair for North Carolina.

Tim Richardson

Tony Riddick, CFE

Mr. Riddick is a Supervising Insurance Examiner with the North Carolina Department of Insurance. In that capacity, he supervises financial examinations of domestic life and A&H, managed care, and P&C companies. He has been with the North Carolina Department of Insurance since 1994, where he served as a staff examiner and examiner in charge prior to his current position. Mr. Riddick previously worked for two major insurance companies.

Mr. Riddick graduated Magna Cum Laude from North Carolina Central University with a Bachelors degree in Business Administration, with a concentration in Accounting. He is a member of the Society of Financial Examiners and holds the CFE designation. In addition, he is a member of the North Carolina Association of Certified Public Accountants and is a Certified Public Accountant. Mr. Riddick also serves on the NAIC Audit Software Subworking financial examinations of domestic life and A&H, Group Committee.

Jose Daniel Saenz, CFE

Danny Saenz began his career with the Texas Department of Insurance in May 1988 as an Examiner Trainee in the Examinations Division. In August, 1996, he became Assistant Chief Examiner of the Market Conduct Examinations Division, which included the administration and conducting of statutory market conduct examinations of insurance companies, premium finance companies, managing general agents, and local recording agents.

In January, 1999, Danny became Director of the Financial Monitoring Division responsible for monitoring, through various means, the financial condition of insurance companies. In January, 2000, the Financial Monitoring Division and the Examinations Division was combined into the Financial Analysis and Examinations Division. Danny was appointed Deputy Commissioner of the newly created division.

Danny has been actively involved in various National Association of Insurance Commissioners (NAIC) committees and working groups, including the Financial Analysis Handbook Working Group, Standard Reporting Formats Working Group – Blanks Task Force, Market Conduct and Consumer Affairs Examination Oversight Working Group, and many others. He chairs the Audit Software Working Group.

Danny holds a bachelor's of Business Administration in Accounting from Pan Am University. He has a Certified Financial Examiner's designation from the Society of Financial Examiners and has been an active member since 1988. He is also a member of the International Regulatory Examiners Society since 1996 and was state chair from 1996 to 1998.

Sunil Sharma, CPA

Mr. Sharma is an Examiner in Charge with the North Carolina Department of Insurance. He has been with the Department for four years, where he was a staff examiner prior to his current position. He holds a Bachelor's degree in Commerce from Kurukshetra University, India. Mr. Sharma is a Certified Public Accountant and a Chartered Accountant, India. He was a public accountant for more than five years before he joined the Department.

Dennis Shipp, CFE

Mr. Shipp has been involved with financial institutions for over 30 years. He began his career in banking with Third National Bank (now Sun Trust Banks) in Nashville, TN, in 1966. He left the bank in December of 1979 and began a career with the Tennessee State Government in January of 1980 as a bank examiner. In 1987 Mr. Shipp accepted the position of director of the Credit Union Division within the Department of Financial Institutions. In 1993 he accepted a bank analyst position in the Banking Division of the same department and then in 1994 he accepted the position of training director for the Department of Financial Institutions.

Mr. Shipp is a graduate of Belmont University where he received a B.S. degree in business administration. He has been a Certified Financial Examiner (CFE) since 1986 and was the recipient of the prestigious Founders Award in 1992 from the

Society of Financial Examiners. He serves on the Board of Governors as well as on the Executive Committee of SOFE. He is also on several committees of the Society. Mr. Shipp is a member of the Certification Committee of the Education Foundation of the Conference of State Bank Supervisors. He has three Diplomas from the American Institute of Banking and has also attended numerous Banking and Credit Union Schools and Seminars.

Monique Smith

Ms. Smith is a Supervising Insurance Examiner with the North Carolina Department of Insurance. In that capacity, she supervises financial examinations of domestic life and A&H, managed care, and P&C companies. She has been with the North Carolina Department of Insurance for over three years, where she served as an examiner in charge prior to her current position. Ms. Smith worked three years in public accounting with one of the Big Five accounting firms. Ms. Smith holds a Bachelors degree in Accounting from Florida A&M University and has passed the CPA exam.

William Speed

Gwen Tann

Ms. Tann is a Supervising Insurance Examiner with the North Carolina Department of Insurance. In that capacity, she supervises with the North Carolina Department of Insurance since 1997. She was the Internal Audit Manager for a major managed care entity prior to her current position. Ms. Tann holds a Bachelors degree in accounting from North Carolina A&T University and graduated Magna Cum Laude. She is a Certified Public Accountant and a member of the American Institute of Certified Public Accountants.

Richard H. Tarr, CIA, CISA

Richard Tarr is an audit and information systems consultant, affiliated with Automated Examination Services, Inc., and has specialized in application and general control reviews and networks including the development and training of integrated internal auditing functions; quality assurance reviews; strategic planning; business continuation planning; and project management.

A 24- year audit and information systems veteran, Mr. Tarr's experience in the design and implementation of large financial and operational systems, includes hotel management and reservations systems and networks. He has managed complex development projects as well as participated in the design and acquisition of software and hardware architectures for both centralized and distributed environments. In addition he has had extensive experience in the development, training, and evaluation of internal audit departments in both government and industry.

Previously with the Walt Disney Company, he initiated and developed the information systems audit function, and served as the Corporate Information Systems Audit Manager. Mr. Tarr was a senior systems engineer with Electronic Data

Systems (EDS), where he designed and implemented applications for financial industry clients. He has started and managed corporate audit functions, managed information systems development project teams and has supervised programming staffs in both government and industry. He was the Manager of Quality Assurance Review for the Institute of Internal Auditors (IIA) and is the author of the IIA's publication Establishing an Internal Audit Function.

John Tinsley, CPA, AFE

Mr. Tinsley is a principal in the firm of INS Regulatory Insurance Services, Inc. (InsRis). InsRis specializes in providing support services to insurance regulators, including actuarial, examination and receivership services. He began his career in insurance regulation in 1976 as a financial examiner for the Pennsylvania Insurance Department. In 1985 he joined the Delaware Insurance Department serving as Chief Examiner and Special Deputy. During his career in insurance regulation, he has participated in most aspects of insurance solvency regulation, at both the state and national levels. He has participated in financial and market conduct examinations, overseen the financial analysis function, and has been involved with the supervision, rehabilitation, and liquidation of insurance companies.

Among his unique qualifications is his experience representing the Delaware Department of Insurance on numerous NAIC committees, task forces, and working groups. During this time he represented the Department on many of the committees critical to the states' regulation of the insurance industry, including Codification of Statutory Accounting Principles Working Group and Financial Analysis Working Group.

M. Patrick Tracy, CPA

Mr. Tracy is a Managing Director with American Express Tax and Business Services and holds primary responsibility for the Firm's regulatory insurance practice. He has 25 years of auditing experience. Mr. Tracy spent his first eight years with Arthur Andersen and the past 17 with a regional accounting firm purchased by American Express Tax and Business Services in entry into the SEC Practice Section of the AICPA.

Mr. Tracy has been active in the NAIC for several years. He has made formal presentations, initially to the Examiner's Handbook Committee and eventually to Ex(4), on the use of CPA firms on multi-state exams. In 1999 and 2000, Mr. Tracy taught Codification under contract with the NAIC. In 2001 Mr. Tracy developed and taught a fraud course for the NAIC.

Therese Vaughan

Dr. Vaughan became Iowa Insurance Commissioner on August 1, 1994. She is currently the President of the National Association of Insurance Commissioners (NAIC).

During her tenure, Commissioner Vaughan has focused on efforts to improve the efficiency of regulation, both in Iowa and nationally. The Iowa Insurance Division has become increasingly automated, and in December 1999, Iowa become

the fifth state to earn the NAIC's State Regulation 2000 award, an award given to states that participate in a number of NAIC initiatives to streamline insurance regulation.

Commissioner Vaughan was responsible for implementing Iowa's 1995 individual health insurance reform law, which subsequently became the basis for the NAIC's Individual Health Insurance Portability Model, and for implementing Iowa's mutual insurance holding company statute. Iowa was the first state to enact a mutual insurance holding company statute, and Iowa's administrative rules and procedures aimed at protecting policyholders were widely copied by other states that introduced similar legislation.

Currently, Commissioner Vaughan is active in financial convergence issues, international affairs, and regulatory modernization efforts. As chair of the NAIC's Coordinating with Federal Regulators Working Group, Commissioner Vaughan is the chief NAIC liaison with federal banking and securities regulators, and serves a key role in developing the NAIC's response to the Gramm-Leach-Bliley Act.

Her international activities are also focused on cross-sectoral efforts. She is the NAIC representative to the Subcommittee on Financial Conglomerates of the International Association of Insurance Supervisors (IAIS) and represents the NAIC and IAIS on the Joint Forum on Financial Conglomerates. She recently chaired the IAIS Task Force on Enhanced Disclosure and represented the IAIS on the Multidisciplinary Working Group on Enhanced Disclosure.

In the regulatory modernization area, Commissioner Vaughan is active in efforts to reform producer licensing by creating a national producer licensing system. She is currently President of the National Insurance Producer Registry, a non-profit affiliate of the NAIC that is developing an electronic system for non-resident licensing of insurance producers. In 2000, she chaired the NARAB Working Group, which is coordinating the NAIC's response to the NARAB provisions of Gramm-Leach-Bliley.

Commissioner Vaughan chairs the NAIC's Financial Reporting Working Group, which is investigating ways to improve current financial examination and analysis processes by adopting a more risk-assessment focused approach. Over the last several years, she led the NAIC's effort to reengineer its financial database and database tools, to streamline the filing process for companies and to improve the timeliness and quality of the data for regulators.

Prior to becoming Insurance Commissioner, Commissioner Vaughan was the Director of The Insurance Center and Chair of the Insurance Department at Drake University in Des Moines, Iowa. Prior to joining Drake, she was a consultant in the risk management and casualty division of Tillinghast, A Towers Perrin Company, where she assisted several companies with risk financing and the administration of risk management programs.

Dr. Vaughan held previous academic positions at Baruch College of the City University of New York and at Temple University. She earned a Ph.D. in risk and insurance at the Wharton School of the University of Pennsylvania and a B.B.A. in insurance and economics at the University of Iowa.

She is a CPCU, an Associate of the Society of Actuaries, an Associate of the Casualty Actuarial Society, and a Member of the American Academy of Actuaries. She is the co-author of two college textbooks on insurance, *Essentials of Insurance and Fundamentals of Risk and Insurance*. A 1994 article coauthored by Commissioner Vaughan, "Insurance Regulation in the Public Interest: Where Do We Go From Here?" was recognized as the outstanding article of the year in the *Journal of Insurance Regulation*.

Beth Vecchioli

Ms. Vecchioli is the Chief Financial Examiner for the Florida Department of Insurance. Her primary responsibility is to regulate the solvency of insurers, health maintenance organizations, self insurance funds and specialty companies licensed in the State of Florida. Accordingly, Ms. Vecchioli oversees the financial analysis, financial examination and the company admissions and licensure processes in Florida. The Department currently regulates 725 life and health companies, 1,176 property and casualty companies and 2,603 specialty companies. Ms. Vecchioli has served in various capacities at the Florida Department of Insurance for the last 8 years, including serving as Bureau Chief in the Property and Casualty Rating Bureau. Ms. Vecchioli also serves as Florida's representative on several committees, task forces and working groups at the National Association of Insurance Commissioners meetings.

Before joining the Florida Department of Insurance, Ms. Vecchioli worked for the State Comptroller's Office for 6 years where she served as an auditor and regulator. In these roles, she audited other state agencies as well as serving as an internal auditor in the Department's Inspector General's Office. Ms. Vecchioli graduated with honors from the University of Florida with a B.S. degree in Business Administration with a major in Finance.

Tim Volpe

Timothy W. Volpe was born in Pulaski, Virginia on July 8, 1957. He attended the University of Florida, where he obtained his Bachelor of Arts degree, with high honors, in 1979; Masters of Arts degree in 1982; and Juris Doctorate degree, with high honors, in 1982. While attending law school, he was the Editor-in-Chief of the University of Florida Law Review.

Volpe was admitted to practice in the State of Florida in 1982 and in the United States District Court, Middle District of Florida and the United States Court of Appeals, Eleventh Circuit in 1985. He is a member of the Florida Bar, Jacksonville Bar Association and American Bar Association.

Prior to establishing Volpe, Bajalia, Wickes & Rogerson ("VBW&R"), Volpe was a partner in the law firm of Smith Hulsey & Busey. There, he represented the State of Florida, Department of Insurance as Counsel in the receivership of Guarantee Security Life Insurance Company, the largest insurance insolvency case in Florida history.

A substantial portion of Volpe's current practice continues to be the representation of clients in the insurance

industry. He remains counsel to the Department of Insurance on several matters and represents a host of insurance companies, in regard to regulatory and agency matters, including: American Heritage Life Insurance Company, Old Dominion Insurance Company, American Casualty & Surety Insurance Company, Argus Casualty Company, and Sureco National, L.L.C. He also holds the position of outside general counsel to Sunshine State Insurance Company. Other clients have included Health First, Inc., Shands Hospital, Baptist Medical Center and ParkerVision, Inc.

Brian Wesbury

Mr. Wesbury is Chief Economist at Griffin, Kubik, Stephens & Thompson, Inc., a Chicago-based investment bank. The Wall Street Journal ranked him the nation's #1 U.S. economic forecaster in 2001. The Chicago Tribune has called him "Chicago's most prominent New Era Economist."

Wesbury is regularly featured on CNBC and CNN-fn and comments weekly on economic issues for WPTT radio in Pittsburgh. In Chicago, he may be seen on Channel 11's "Chicago Tonight" or heard on WBBM radio.

His regular monthly column "The Outlook" appears in The American Spectator magazine. In addition, he is a contributor to the editorial page at the Wall Street Journal, and his comments and writing have appeared in Barron's, Investor's Business Daily, Forbes, and the U.S. News and World Report.

Wesbury's first book, *The New Era of Wealth: How Investors Can Profit from the 5 Economic Trends Shaping the Future*, was published by McGraw-Hill in October 1999.

In 1995 and 1996, Wesbury served as Chief Economist for the Joint Economic Committee of Congress (JEC), chaired by Senator Connie Mack of Florida. While at the JEC, Wesbury advised members of Congress on economic issues relating to federal budget, tax, trade, and monetary policy.

Prior to his role in Congress, Wesbury was Chief Economist at Griffin, Kubik, Stephens & Thompson for three years. He has also worked as a Vice President and Economist for the Chicago Corporation, and as an Economist for Chicago's Harris Bank. Wesbury's academic background includes a M.B.A. from Northwestern University's Kellogg Graduate School of Management and a B.A. in Economics from the University of Montana.

Donna Williams

Donna is an *ACL™ Certified* Trainer servicing ACL clients throughout North America.

Prior to joining ACL Services Ltd. in the spring of 1998, Donna was with the National Association of Insurance Commissioners ("NAIC") for four years as a member of the state training team. Her primary responsibilities involved the design and implementation of training programs to state regulators and NAIC employees on NAIC-supported computer systems, including financial and marketing information systems, as well as support for ACL.

Donna had eleven years in the education field before joining NAIC. Donna held the positions of professor in the

mathematics and computer science departments at Johnson County Community College and as business programs coordinator and professor of computer science at the DeVry Institute of Technology.

She is currently working toward a doctorate in Mathematics and is a member of Phi Delta Kappa, Women in Mathematics Education, American Mathematical Association, and the Association of Systems Management.

Donna Lee Williams

Ms. Williams was elected in 1992 as the first female Insurance Commissioner in Delaware and is currently serving her third term in office. She is responsible for regulating 145 domestic and 1,500 foreign insurance companies, as well as 17,500 insurance agents in the State of Delaware.

Commissioner Williams' many accomplishments for the insurance-buying public include: increasing options for Medicare Supplement Insurance to helping Medicare beneficiaries affected by national and federal developments which caused them to lose their Medicare HMO coverage; expanding the Workplace Safety Program for the benefit of business owners and employees; strengthening licensing requirements for agents to ensure ethical business practices; establishing enforceable standards for prompt, fair and equitable settlement of health insurance claims; developing recommendations to set reasonable standards for Managed Care Organizations to enhance quality and promote patients' rights; fighting insurance fraud so its high cost is not passed on to consumers; and expanding the informational and educational services of the Insurance Department, enabling consumers to buy the coverage they need at the price that is right for them.

Commissioner Williams plays a leading role in the National Association of Insurance Commissioners, bringing Delaware's perspective to its policymaking process. Currently, she serves as Vice Chair of the Senior Issues Task Force and Vice Chair of the Task Force on Antifraud, and is Past Chair of the Credit Insurance Committee and the Northeast Zone.

Commissioner Williams is a 1981 graduate of the College of William and Mary in Virginia. She earned a Juris Doctor degree from Delaware Law School in 1984. In 1998, Commissioner Williams attended the prestigious Program for Senior Executives in State Government at Harvard University's Kennedy School of Government.

Prior to her election, Commissioner Williams spent eight years in private law practice in Delaware, where she practiced administrative, insurance, labor, and county government law. She is Past President of the Kent County Bar Association and previously served as Vice President, Treasurer and Secretary. She also served as attorney member of the State Board of Accountancy, and was a member of the Board of Directors of Women Business Leaders, as well of the Forward Delaware Committee.

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	Sunday, July 21					Monday, July 22				
Track	12:30 - 12:45 pm	12:45 - 1:00 pm	1:00 - 1:20 pm	1:30 - 3:00 pm	3:20 - 4:50 pm	7:30 - 8:20 am	8:30 - 10:00 am	10:20 - 11:50 am	1:30 - 3:00 pm	3:20 - 4:50 pm
A	Welcome Jim Armstrong, CFE President <i>Salons 1, 2, 3 & 4</i>	Opening Comments Kevin McCarty FL Dept. of Insurance <i>Salons 1, 2, 3 & 4</i>	NAIC Update Therese Vaughan President NAIC <i>Salons 1, 2, 3 & 4</i>	Breakout Sessions Commissioner's Roundtable Therese Vaughan President NAIC <i>Salons 1, 2, 3 & 4</i>	Breakout Sessions Ethics-Taking the High Road Frank Bucaro Frank Bucaro & Associates <i>Salons 1, 2, 3 & 4</i>	Breakfast Roundtables ACL Users Forum Donna Williams ACL Services, Ltd. <i>Salon 6</i>	Breakout Sessions Accreditation Update Kim Campbell NAIC <i>Salons 1, 2 & 3</i>	Breakout Sessions State of the Economy Brian Wesbury Griffin, Kubik, Stephens & Thompson, Inc. <i>Salons 1, 2 & 3</i>	Breakout Sessions Statutory Principles Update Robin Marcotte, CFE CPA, ARE; Brady Kelley, CPA NAIC <i>Salons 1, 2 & 3</i>	Breakout Sessions Accounting Codification Pat Tracey, American Express Tax and Business Service and John Tinsley DE Dept. of Insurance <i>Salons 1, 2 & 3</i>
B						NAIC Examinations Resources Annette Knief NAIC <i>Salons 7 and 8</i>	Information Systems Questionnaire Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salon 4</i>	Information Systems Questionnaire-continued Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salon 4</i>	Information Systems Questionnaire-continued Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salon 4</i>	Information Systems Questionnaire-continued Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salon 4</i>
C							Assisting in the P&C Actuarial Reserving Function Charles Letourneau Donna Munt American Actuarial Consulting Group <i>Crystal</i>		TeamMate 2000 Train the Trainer Marilynn Kessler Price WaterhouseCooper <i>Camelia and Dogwood</i>	TeamMate 2000 Train the Trainer-continued Marilynn Kessler Price WaterhouseCooper <i>Camelia and Dogwood</i>
D									Examination Planning Steven Guest DE Dept. of Insurance <i>Crystal</i>	When Bank and Insurance Companies Collide Frances O'Connor, CFE CT Dept. of Insurance <i>Crystal</i>
E				Introduction to ACL Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>	Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>		Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>	Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>	Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>	Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>
E				Advanced ACL for Investments Tony Riddick, CFE Tina Renfrow, AFE Gwen Tann Ke Xu, AFE Jim Home NC Dept. of Ins. <i>Camelia and Dogwood</i>	Advanced ACL for Policy Loans Susan Loy, AFE Tia Jones Leane Rafalko Tony Riddick, CFE NC Dept. of Insurance <i>Camelia and Dogwood</i>		NAIC I-Site John Portuguez NAIC <i>Rose</i>	Advanced ACL for Premiums William Speed Tony Riddick, CFE Susan Loy, AFE Nicholas Feiler Sunil Sharma Jim Home NC Dept. of Insurance <i>Camelia and Dogwood</i>	NAIC I-Site John Portuguez NAIC <i>Rose</i>	
E				NAIC I-Site James Portuguez NAIC <i>Rose</i>			Advanced ACL for Claims Gwen Tann Monique Smith Herb Maltba, CFE Ke Xu, AFE Tony Riddick, CFE NC Dept. of Insurance <i>Camelia and Dogwood</i>			

	Tuesday, July 23					Wednesday, July 24		
Track	7:30 - 8:20 am	8:30 - 10:00 am	10:20 - 11:50 am	1:30 - 3:00 pm	3:20 - 4:50 pm	7:30 - 8:20 am	8:30 - 10:00 am	10:20 - 11:50 am
A	Breakfast Roundtables Reinsurance: What the Annual Statement Does Not Reveal Jay Burke Linda Zampini Reinsurance Solutions International <i>Salons 7 & 8</i>	Breakout Sessions Reinsurance: The Post-9/11 Marketplace Jay Burke Linda Zampini Reinsurance Solutions International <i>Salons 1, 2, 3 & 4</i>	Breakout Sessions Reinsurance: The Post-9/11 Marketplace - continued Jay Burke Linda Zampini Reinsurance Solutions International <i>Salons 1, 2 & 3</i>	Breakout Sessions Transfer of Risk in Reinsurance Agreements Tim Volpe, Volpe, Bajalia, Wickes & Rogerson and Ed Buttner, CFE, Buttner, Hammock, Ranes & Co. P.A. <i>Salons 1, 2 & 3</i>	Breakout Sessions Transfer of Risk in Reinsurance Agreements Tim Volpe, Volpe, Bajalia, Wickes & Rogerson and Ed Buttner, CFE, Buttner, Hammock, Ranes & Co. P.A. <i>Salons 1, 2 & 3</i>	Breakfast Roundtables Information Systems Tom Farrell, AFE, AES, CISA IL Dept. of Insurance <i>Salon 6</i>	Breakout Sessions Information Systems Infrastructures - Working in Teams Tom Farrell, AFE, AES, CISA IL Dept. of Insurance <i>Salons 1, 2 & 3</i>	Breakout Sessions Examining Information Systems Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salons 1, 2 & 3</i>
B	TeamMate 2000 Users Forum Marilyn Kessler Price WaterhouseCooper <i>Salon 6</i>	Information Systems Questionnaire Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salons 1, 2, 3 & 4</i>	Information Systems Questionnaire Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salons 1, 2, 3 & 4</i>	Information Systems Questionnaire Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salons 1, 2, 3 & 4</i>	Information Systems Questionnaire Gary Famer, CFE, AES and Richard Tarr, CIA, CISA Automated Examination Services, Inc. <i>Salons 1, 2, 3 & 4</i>	Chief Examiners Roundtable Caroline Brock, CFE, LA Dept. of Insurance; Danny Saenz, CFE, TX Dept. of Insurance; Beth Vecchioli, FL Dept. of Insurance and Richard Ford, CFE, AL Dept. of Insurance <i>Salons 7 & 8</i>	Assisting in the P & C Actuarial Reserving Function Charles Letourneau Donna Munt American Actuarial Consulting Group <i>Salon 4</i>	Balance: Lifestyle by Choice Not by Chance Tim Richardson <i>Salon 4</i>
C		TeamMate 2000 Train the Trainer-continued Marilyn Kessler, Price WaterhouseCooper and Donna Williams, ACL Services, Ltd. <i>Camelia and Dogwood</i>	TeamMate 2000 Train the Trainer-continued Marilyn Kessler, Price WaterhouseCooper and Donna Williams, ACL Services, Ltd. <i>Camelia and Dogwood</i>	TeamMate 2000 Train the Trainer-continued Marilyn Kessler, Price WaterhouseCooper and Donna Williams, ACL Services, Ltd. <i>Camelia and Dogwood</i>	TeamMate 2000 Train the Trainer-continued Marilyn Kessler, Price WaterhouseCooper and Donna Williams, ACL Services, Ltd. <i>Camelia and Dogwood</i>		TeamMate 2000 Train the Trainer-continued Marilyn Kessler Price WaterhouseCooper <i>Camelia and Dogwood</i>	TeamMate 2000 Train the Trainer-continued Marilyn Kessler Price WaterhouseCooper <i>Camelia and Dogwood</i>
D		Exam Oversight Update Annette Knief, CPA NAIC <i>Crystal</i>	Risk Assessment Annette Knief, CPA NAIC <i>Crystal</i>	Credit Union Challenges Facing the Industry Pat Murphy, CFE, TN Dept. of Insurance and Tim Hornbrook, National Credit Union Administration <i>Crystal</i>	TeamMate 2000 Team Store Julie Gann NAIC <i>Crystal</i>		TeamMate 2000 Team Store Julie Gann NAIC <i>Crystal</i>	Basic Bank Examining Dennis Shipp, CFE TN Dept. of Financial Institutions <i>Crystal</i>
E		Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>	Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>	Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>	Introduction to ACL-continued Donna Williams ACL Services, Ltd. <i>Orange Blossom and Narcissus</i>		Advanced ACL for Claims Gwen Tann; Monique Smith; Herb Maltba, AFE; Leane Rafalko; Tia Jones NC Dept. of Insurance <i>Orange Blossom and Narcissus</i>	Advanced ACL for Premiums William Speed; Nicholas Feiler; Tony Riddick, CFE; Tina Renfrow, AFE; Sunil Sharma NC Dept. of Insurance <i>Orange Blossom and Narcissus</i>
E			NAIC I-Site James Portuguez NAIC <i>Rose</i>	NAIC I-Site James Portuguez NAIC <i>Rose</i>				NAIC I-Site James Portuguez NAIC <i>Rose</i>

Designations (July 2001 - June 2002)

The following individuals have received the designations listed after their name during the period July 2001 to June 2002.

Erica A. Amacker, AFE	Insurance	Craig P. Jackson, AFE	Insurance
Andrew S. Anzaldua, AFE	Insurance	Jerry L. Johnston, AFE	Insurance
Mohammad Arif, AES	Insurance	John J. Kearney, CFE	Insurance
Andrew T. Balas, AES	Insurance	Yolanda D. Kirkland, AFE	Insurance
Karen Sue Baldree, AFE	Insurance	Jonathan Landry, CFE	Insurance
Alfred Berchtold, AFE	Insurance	Amanda D. Luckenbach, CFE	Insurance
Susan Bernard, AFE	Insurance	Ryan Maxwell, AFE	Insurance
Ronald G. Bilbrey, AFE	Insurance	Ben R. McBroom, CFE	Insurance
Alfred W. Bloomer, Jr., CFE	Insurance	William R. Michels, AFE	Insurance
Margaret S. Boghosian, AFE	Insurance	Jan M. Moenck, CFE	Associate Member
Debbie F. Bowden, AFE	Insurance	Robert H. Moore, AFE	Insurance
Reesa J. Brown, AFE	Insurance	Robert S. Myers, CFE	Insurance
Surayuth Bunyasrie, AFE	Insurance	Mark A. Nance, CFE	Insurance
Terry David Call, AFE	Insurance	Bertram O. Oparaji, AFE	Insurance
Stephen Caughill, CFE	Insurance	Mary B. Packard, CFE	Insurance
William D. Clark, AFE	Insurance	David A. Paolantonio, AES	Insurance
Munson Chip Compton, AFE	Insurance	Jeffrey S. Payne, AFE	Insurance
Daryl G. Cook-Walker, CFE	Insurance	Lisa Peterson, CFE	Insurance
Miriam Brooke Craig, CFE	Insurance	Darryl H. Porter, AFE	Insurance
Donald A. Crawley, CFE	Insurance	Ann Marie Pruett, AFE	Insurance
Jerry C. DeArmond, II, CFE	Insurance	George V. Puthenparambil, AFE	Insurance
Michael P. Dinius, AFE	Insurance	Shanti Ramakrishna, AFE	Insurance
Dennis K. Dixon, AFE	Insurance	Colette M. Reddoor, AFE	Insurance
Joseph E. Dudek, AFE	Insurance	Jerry P. Reid, AFE	Insurance
Vince Dyal, CFE	Insurance	Tina Renfrow, AFE	Insurance
Elsaid E. Elbially, CFE	Insurance	Kenneth Roulier, AES	Insurance
Neriette Eldridge, CFE	Insurance	John C. Sands, CFE	Insurance
Licette R. Espinosa, CFE	Insurance	Laurence M. Sara, CFE	Insurance
William P. Fisher, AFE	Insurance	Kristen Sharrow, CFE	Financial Institutions
Bradley W. Gales, AFE	Insurance	Wayne A. Shepherd, AFE	Insurance
Glenda Gallardo, CFE	Insurance	James Simmerman, CFE	Insurance
Kathleen M. Gartner, AFE	Insurance	Joseph J. Solley, AFE	Insurance
Thomas W. Gay, CFE	Insurance	Thomas J. Stranger, II, AFE	Insurance
David J. Giacullo, CFE	Insurance	William J. Tacy, AFE	Insurance
David Gilman, AFE	Insurance	Bernie R. Troop, CFE	Insurance
John G. Grec, AES	Insurance	John A. Turchi, CFE	Insurance
Alfred M. Hacker, AFE	Financial Institutions	Charles F. Vanesian, AFE	Insurance
Joseph A. Haverstick, CFE	Insurance	Jeffery W. VanGilder, AFE	Insurance
Keith D. Henderson, AFE	Insurance	Debra R. Vernon, AFE	Insurance
Jack C. Ho, AFE	Insurance	Mark E. Williams, AFE	Insurance
David E. Hull, CFE	Insurance	Ke Xu, CFE	Insurance
John B. Humphries, AES	Insurance	James E. York, Jr., AES	Insurance
Bobby J. Hutton, AFE	Insurance	Peter W. Zelez, CFE	Insurance
Kristin M. Hynes, CFE	Insurance		