

**Society of Financial Examiners**  
**Index of Articles Published in *The Examiner***  
**2002 - 2018**

Title of Article	Issue of <i>The Examiner</i>	Author(s)	Firm or Organization Affiliation
Are Insurance Regulators Effectively Testing Liquidity Risks?	Volume 43 Issue 3 Fall 2018	William Michael and Alex Quansitschka	Risk and Regulatory Consulting, LLC
With Several References to Avrahami, Taxpayer Loses in Reserve Mechanical Corp. Micro-Captive Case	Volume 43 Issue 3 Fall 2018	Carrie Small and Tim Kramer	Baker Tilly Virchow Krause, LLP
Reserving Issues for Bail Bond Insurers	Volume 43 Issue 3 Fall 2018	Dave Heppen and John Humphries	Risk and Regulatory Consulting, LLC
Making Your Risk Assessment Count	Volume 43 Issue 3 Fall 2018	Lewis D. Bivona, Jr.	The INS Companies
NAIC Fall 2018 National Meeting Notes	Volume 43 Issue 3 Fall 2018	PricewaterhouseCoopers LLP (PWC)	PricewaterhouseCoopers LLP (PWC)
Why States Should Perform Commercial Medical Loss Ratio Exams and What Do I Need to Know?	Volume 43 Issue 2 Summer 2018	Paul Alaimo, Barbara A, Bartlett and Christopher Rushford	Risk and Regulatory Consulting, LLC
The Model Audit Rule: Requirements, Misconceptions, Industry Trends, and Value Added Recommendations for Examiner Consideration	Volume 43 Issue 2 Summer 2018	John Romano and Rachel Myslinski	Baker Tilly
A Review of Root Cause in Insurer Insolvencies and Impairments	Volume 43 Issue 2 Summer 2018	Dave Heppen and Veronika Cooper	Risk and Regulatory Consulting, LLC
NAIC Spring 2018 National Meeting Notes	Volume 43 Issue 2 Summer 2018	PricewaterhouseCoopers LLP (PWC)	PricewaterhouseCoopers LLP (PWC)
How the Captive Insurance Market Saved One insurance Professional	Volume 43 Issue 1 Spring 2018	Michael Maglaras	Michael Maglaras & Company
Financial Statement Impacts of Tax Reform for Insurance Companies	Volume 43 Issue 1 Spring 2018	Brandy Vannoy, Allan Autry and Joanne Smith	Johnson Lambert LLP
NAIC Fall 2017 Meeting Notes	Volume 43 Issue 1 Spring 2018	PricewaterhouseCoopers LLP (PWC)	PricewaterhouseCoopers LLP (PWC)

The Relevance of the McCarran-Ferguson Act	Volume 42 Issue 4 Winter 2017	Eric Nordman	NAIC
Study of Small Insurer Competitiveness in the Terrorism Risk Insurance Marketplace	Volume 42 Issue 4 Winter 2017	Federal Insurance Office	U.S. Department of Treasury
Post-Flood Mitigation: The NFIP's Increased Cost of Compliance (ICC) Coverage	Volume 42 Issue 4 Winter 2017	Carolyn Kousky & Brett Lingle	Wharton Risk Management and Decision Processes Center
Micro-Captive Arrangement Deemed Not to Be Insurance; Taxpayer Loses in Avrahami Case	Volume 42 Issue 4 Winter 2017	Carrie Small	Baker Tilly Virchow Krause
Capital Assessment for Insurers	Volume 42 Issue 3 Fall 2017	Doug Franklin, Donna Galer, Kristina Narvaez and Max Rudolph	Hanover Stone Solutions
Long-Term Care Insurance - A Long Term Problem	Volume 42 Issue 3 Fall 2017	Wayne Johnson, Tricia Matson, Jan Moenck and Andy Rarus	Risk and Regulatory Consulting, LLC
PBR, How Shall I Examine Thee? Let Me Count the Ways	Volume 42 Issue 3 Fall 2017	Tricia Matson, Leslie Jones and Andy Rarus	Risk and Regulatory Consulting, LLC
NAIC 2017 Summer Meeting Notes	Volume 42 Issue 3 Fall 2017	PricewaterhouseCoopers LLP (PWC)	PricewaterhouseCoopers LLP (PWC)
Captive Insurance for the Middle Market	Volume 42 Issue 2 Summer 2017	Kimberly S. Bunting and Phyllis Ingram	River Oak Risk, Carr Riggs & Ingram
What Insurance Regulators Need to Know About Key Performance Indicators and Key Risk Indicators	Volume 42 Issue 2 Summer 2017	Kristina Narvaez, Donna Galer and Max Rudolph	Hanover Stone Solutions
NAIC 2017 Spring Meeting Notes	Volume 42 Issue 2 Summer 2017	PricewaterhouseCoopers LLP (PWC)	PricewaterhouseCoopers LLP (PWC)
Fraud Risks in 2017	Volume 42 Issue 1 Spring 2017	Robert Minniti	Minniti CPA
The Value of Risk Interview As Part of Enterprise Risk Management Strategy	Volume 42 Issue 1 Spring 2017	Neil Amato	Journal of Accountancy
How do Risk Profile, Risk Capacity, Risk Appetite, and Risk Tolerance Help Financial Examiners View Solvency	Volume 42 Issue 1 Spring 2017	Donna Galer, Kristina Narvaez, Max Rudolph	Zurich Insurance, Hanover Solutions

The Role of NAIC Designations in Financial Solvency Monitoring in State Insurance Regulation	Volume 41 Issue 4 Winter 2016	Bob Carcano	NAIC
Implementing ORSA Aligning ORSA Reporting with Existing Frameworks	Volume 41 Issue 4 Winter 2016	Kristina Narvaez, Donna Galer, and Max Rudolph	Hanover Stone Solutions
Post-Election Analysis 2016: Insurance	Volume 41 Issue 4 Winter 2016	L. Charles Landgraf, Paul A. Howard	Arnold & Porter
NAIC 2016 Summer National Meeting Notes	Volume 41 Issue 4 Winter 2016	PricewaterhouseCoopers LLP (PWC)	PricewaterhouseCoopers LLP (PWC)
Big Data and the Insurance Industry	Volume 41 Issue 3 Fall 2016	Darin Benck, Michael Descy, & Emma Bebee	Risk & Regulatory Consulting, LLC
Low Interest Rates and the Implications on Life Insurers	Volume 41 Issue 3 Fall 2016	Larry Bruning, Shanique Hall & Dimitris Karapiperis	NAIC, Center for Insurance Policy and Research
Emerging Issues in the Accounting World that Examiners Need to Know	Volume 41 Issue 3 Fall 2016	Lewis Bivona	The INS Companies
Special Report: U.S. Surplus Lines	Volume 41 Issue 3 Fall 2016	AM Best, Inc.	AM Best, Inc.
2016 Emerging Cybersecurity Risks and IT Examination Updates	Volume 41 Issue 2 Summer 2016	Thomas Cook , CISA, MCP, AFE, CIA	
Evaluating the Audit Committee of Insurance Companies	Volume 41 Issue 2 Summer 2016	Lewis Bivona, CPA, AFE	The INS Companies
Projections and Stress Testing: Key Tools for Analysts and Examiners	Volume 41 Issue 2 Summer 2016	John Humphries, ASA, MAAA, CFE, CISA, AES, MCM & Dave Heppen, FCAS, MAAA	Risk and Regulatory Consulting, LLC
Ethics	Volume 41 Issue 2 Summer 2016	Michael B. Kogut, CPA	The INS Companies
NAIC 2016 Spring National Meeting Notes	Volume 41 Issue 2 Summer 2016	PricewaterhouseCoopers LLP (PWC)	PricewaterhouseCoopers LLP (PWC)
The Changing Role of the Examiner and Cybersecurity Risk in the Financial Services Industry	Volume 41 Number 1 Spring 2016	Jan Hertzberg	Baker Tilly Virchow Krause LLP
Global Insurance Capital Standards- Origin, Perspectives and Impact on U.S. Markets	Volume 41 Number 1 Spring 2016	Robert P. Hartwig, Steven Weisbart, James Lynch	Insurance Information Institute

Catastrophe Bonds	Volume 41 Number 1 Spring 2016	Darin Benck	Risk and Regulatory Consultants
NAIC Fall Meeting Notes	Volume 41 Number 1 Spring 2016	PricewaterhouseCoopers LLP (PWC)	PricewaterhouseCoopers LLP (PWC)
Exam Efficiency: Lessons Learned Through the Peer Review Program	Volume 40 Issue 4 Winter 2015	Miguel A Romero Jr, CPA	NAIC
Lender-Placed Insurance - More Robust Data Could Improve Oversight	Volume 40 Issue 4 Winter 2015	Alicia Puente Cackley	US Government Accountability Office (GAO)
Drones Take Flight	Volume 40 Issue 4 Winter 2015	Laura Caddick (Primary Researcher)	Lloyd's Emerging Risk Report
Connecticut Insurance Market Brief: The Role of Advanced Analytics	Volume 40 Issue 4 Winter 2015	Dr. Anand S. Rao & Louis Lombardi	PricewaterhouseCoopers LLP (PWC)
Insurance Company Owned Life Insurance from a Regulatory Perspective	Volume 40 Issue 3 Fall 2015	A. Gregory Finkell, JD; Miles Hopkins, CPA; John H. Milne, JD, LLM & Eric Free, CFE	MMB Milne Leone, LLC; and Johnson Lambert, LLP
Surplus Lines Profit from Underwriting Discipline and Core Competencies	Volume 40 Issue 3 Fall 2015	A.M. Best	A.M. Best Company, Inc. Special Report
Fraud- if you have not considered it, you probably missed it!	Volume 40 Issue 3 Fall 2015	Lewis Bivona, CPA, AFE	The INS Companies
NAIC Summer Meeting Notes	Volume 40 Issue 3 Fall 2015	PricewaterhouseCoopers	PricewaterhouseCoopers
Driving Efficiency in Coordinated Examinations	Volume 40 Issue 2 Summer 2015	Colette Hogan Sawyer, CFE, CPM, MSA and Jan Moenck, CFE, CIA, CRP, CBA, CFSA, CISA	Risk & Regulatory Consulting, LLC
Premium Stabilization Programs under ACA: What Every Examiner Should Know	Volume 40 Issue 2 Summer 2015	John Humphries, ASA, MAAA, CFE, CISA, AES, MCM with Luke Miller	AGI Services
Does Federal Disaster Assistance Reduce the Demand for Insurance Protection? Empirical Evidence	Volume 40 Issue 2 Summer 2015	Erwann O. Michel-Kerjan, Ph.D Carolyn Kousky, PhD Paul A. Raschky, Ph.D	Wharton Risk Management and Decision Processes Center
NAIC Spring Meeting Notes	Volume 40 Issue 2 Summer 2015	PricewaterhouseCoopers	PricewaterhouseCoopers

Surplus Lines Profits Rebound as Catastrophes Ease, But Rates Go Flat	Volume 40 Issue 1 Spring 2015	A.M. Best	A.M. Best
Cyber Security Presents Challenging Landscape for Insurers and Insureds	Volume 40 Issue 1 Spring 2015	A.M. Best	A.M. Best
Assessing Prospective Risk for Today's Life Insurance and Annuity Products	Volume 40 Issue 1 Spring 2015	Joseph C. Higgins, FSA, MAAA	The INS Companies
Accounting for the Three R's of PPACA	Volume 40 Issue 1 Spring 2015	Philip Talerico, CPA, and James Morris, CPA, CFE, CGMA, CICA	Baker Tilly
Beyond Loss Reserves: A P&C Actuarial Perspective on Prospective and Other than Financial Statement Risks	Volume 40 Issue 1 Spring 2015	Lisa Chanzit, FCAS, MAAA, ARM	Risk & Regulatory Consulting, LLC
So, Are Accountant's Workpapers Really Complete?	Volume 39 Issue 4 Winter 2014	April Spevak, CFE and Lewis Bivona, CPA, AFE	The INS Companies
Actuarial Guidelines and the Financial Examiner	Volume 39 Issue 4 Winter 2014	David Hippen, FSA, MAAA, FLMI	Risk & Regulatory Consulting
Facts and Perspectives on the Ebola Pandemic	Volume 39 Issue 4 Winter 2014	Dr. Steven Weisbart	Insurance Information Institute
Reviewing SOC Reports: What an Examiner Should Look For	Volume 39 Issue 4 Winter 2014	Brent Reese, CPA, CITP, CISA	JD Shirley LLC
NAIC Fall 2014 Meeting Notes	Volume 39 Issue 4 Winter 2014	PricewaterhouseCoopers	PricewaterhouseCoopers
Annual Report on the Insurance Industry	Volume 39 Issue 3 Fall 2014	Federal Insurance Office	U.S. Department of Treasury
Reputational Risk or Risks to Reputations?	Volume 39 Issue 3 Fall 2014	Wa'el Bibi, CPA, CIA, CISA	Bibi Consulting
Options Facing Congress in Renewing the Terrorism Risk Insurance Act (TRIA): A Quantitative Analysis	Volume 39 Issue 3 Fall 2014	Howard Kunreuther and Erwann O. Michel-Kerjan,	Penn-Wharton, University of Pennsylvania
NAIC Summer 2014 Meeting Notes	Volume 39 Issue 3 Fall 2014	PricewaterhouseCoopers	PricewaterhouseCoopers
Issue Brief: An Economic Analysis of Corporate Demand for Terrorism Insurance in the U.S.	Volume 39 Issue 2 Summer 2014	Erwann O. Michel-Kerjan PhD; Paul A. Raschky, PhD; and Howard Kunreuther, PhD	Wharton Risk Management and Decision Processes Center/ Department of Economics, Monash University, Australia

Financial Reporting Risks Taking a Back Seat	Volume 39 Issue 2 Summer 2014	John Romano, CFE, CPA	ParenteBeard
Information Security Essentials for a Financial Examiner	Volume 39 Issue 2 Summer 2014	Scott Bryson, CISA	CISSP- Risk and Regulatory Consulting, LLC
Building Effective Regulatory Relations	Volume 39 Issue 2 Summer 2014	Neil Miller CFE, CPA	Alvarez & Marsal Insurance and Risk Advisory Services, LLC
TeamMate Beyond EWP	Volume 39 Issue 2 Summer 2014	Francois Houde CPA, CA, CFE, CISA, AES	Carr, Riggs & Ingram, LLC
NAIC Spring 2014 Meeting Notes	Volume 39 Issue 2 Summer 2014	PricewaterhouseCoopers	PricewaterhouseCoopers
Corporate Governance—A New Mindset in the Age of ORSA	Volume 39 Issue 1 Spring 2014	Lewis D. Bivona, Jr., CPA, AFE	Partner, Insurance Group of Withum Smith+Brown
Managing Strategy in the Captive Insurance Market	Volume 39 Issue 1 Spring 2014	Monte R. Swain, PH.D., CPA, CMA, Colette Hogan Sawyer, CFE, CPM, MSA, Laura Shepherd, CFE, PIR, ACI	Brigham Young University, Independent Contractor, INS Regulatory Insurance Services, Inc. , Utah Insurance Department, Captive Insurance Division
Risk Assumption Vehicles	Volume 39 Issue 1 Spring 2014	Jessica Lasher, CPA Christine Kogut, FCAS, MAAA	Johnson Lambert, LLP and Milliman
NAIC Fall 2013 Meeting Notes	Volume 39 Issue 1 Spring 2014	PricewaterhouseCoopers	PricewaterhouseCoopers
Evolution of the Actuary in Financial Condition Examinations of Insurance Companies	Volume 38, Number 4, Winter 2013	Ben Conrad	Bartlett Actuarial Group
Critical Risk Categories for Financial Examinations	Volume 38, Number 4, Winter 2013	Becky Myer, CPA, and Kevin Roe	NAIC
NAIC ORSA Implementation for Companies	Volume 38, Number 4, Winter 2013	Bonnie Cottle-Casella	ParenteBeard LLC
The Increasing Importance of Sound Operational Risk Management	Volume 38, Number 4, Winter 2013	Lou Felice, CFE and Shanique (Nikki) Hall	NAIC
Demystifying Premium Deficiency Reserves	Volume 38, Number 4, Fall 2013	Magali L. Welch, CPA, CA, AIAF; Jessica Lasher, CPA; and Erich A. Brandt, FCAS, MAAA	Johnson Lambert LLP and Pinnacle Actuarial Resources, Inc.

Health Reform Confusion and Scammers	Volume 38, Number 4, Fall 2013	Utah Insurance Department	Utah Insurance Department
HELP! My ITGCs are Weak	Volume 38, Number 4, Fall 2013	Scott Bryson, CISA, CISSP	Risk & Regulatory Consulting
Addressing Affordability in the National Flood Insurance Program.	Volume 38, Number 4, Fall 2013	Carolyn Kousky, PhD, and Howard Kunreuther, PhD	Resources for the Future,,Wharton Risk Management and Decision Processes Center
Enterprise Risk "Form F" Reporting Requirements	Volume 38, Number 4, Fall 2013	Josh Windsor, FSA, FIA, MAAA	Risk & Regulatory Consulting
NAIC Summer Meeting Notes	Volume 38, Number 4, Fall 2013	PricewaterhouseCoopers	PricewaterhouseCoopers
Modeling Risks: "A Sample Approach to Model Validation"	Volume 38, Number 3, Summer 2013	Todd Sauer	Risk & Regulatory Consulting, LLC
Using the Z-Score as a Tool to Analyze Health Entities Capital Risks under the Affordable Care Act.	Volume 38, Number 3, Summer 2013	Pat Tracy, Alex Quaschnitschka, and Jan Moenck	Risk & Regulatory Consulting, LLC
Will Risk-Focused Examinations Become More "Focused?"	Volume 38, Number 3, Summer 2013	James B. Morris	InvoTex
Hey! You! Get off of my Cloud! How to Keep Anyone From Snooping around Your Cloud	Volume 38, Number 3, Summer 2013	Scott Greene	Evidence Solutions, Inc.
NAIC Spring 2013 Meeting Notes	Volume 38, Number 3, Summer 2013	PricewaterhouseCoopers	PricewaterhouseCoopers
Supervisory Colleges: Considerations for the Financial Examiner and Adding Value	Volume 38, Number 1, Spring 2013	Shawn Towchik, Jan Moenck, and LeeAnne Creevy	Risk & Regulatory Consulting, LLC
Corporate Governance Guidelines, Principles and Implications for Examiners	Volume 38, Number 1, Spring 2013	Jim Stangroom	InvoTex
Overview of HIPAA Omnibus Final Rule	Volume 38, Number 1, Spring 2013	Denise Mainquist	ITPAC Consulting
Skills of an Effective Insurance Examiner	Volume 38, Number 1, Spring 2013	Joanne Smith and John Humphries	AGI Services
Insurance and Behavioral Economics: Improving Decisions in the Most Misunderstood Industry	Volume 38, Number 1, Spring 2013	Howard Kunreuther and Mark Pauly	Wharton School - University of PA.

NAIC Fall 2012 Meeting Notes	Volume 38, Number 1, Spring 2013	PricewaterhouseCoopers	PricewaterhouseCoopers
ORSA as a Tool for Analyst and Examiners	Volume 37, Number 4, Winter 2012	Lewis D. Bivona, Jr.	WithumSmith+Brown
The Impact of Emerging Risks and Trends Upon the NAIC Financial Analysis Handbooks	Volume 37, Number 4, Winter 2012	David Vacca	Vacca Regulatory Consulting, LLC
Special Purpose Vehicles Driving NAIC Subgroup Work	Volume 37, Number 4, Winter 2012	Les Schott	Invotex Group
Title Insurance: Overview and Key Regulatory Concerns	Volume 37, Number 4, Winter 2012	David Keleher	NAIC
Low Interest Rates and the Implications on Life Insurers	Volume 37, Number 3, Fall 2012	Larry Bruning, Shanique Hall, and Dimitris Karapiperis	NAIC
Separate Account Risk Working Group	Volume 37, Number 3, Fall 2012	Julie Gann	NAIC
Why We Should Not (Always) Blame Congress	Volume 37, Number 3, Fall 2012	Erwann Michel-Kerjan and Howard Kunreuther	Wharton School - University of PA.
Keeping an Eye on Things: the Scary Part of Telematics	Volume 37, Number 3, Fall 2012	Robert Regis Hyle	PropertyCasualty360
NAIC Summer 2012 Meeting Notes	Volume 37, Number 3, Fall 2012	PricewaterhouseCoopers	PricewaterhouseCoopers
Get Full Value from Your Actuary: Integrating the Examining Actuary into the Risk Focused Exam	Volume 37, Number 2, Summer 2012	John Humphries and Joanne Smith	AGI Services
The State of IT in Financial Regulation	Volume 37, Number 2, Summer 2012	Jerry Link	INS Services, Inc
Reserving for Universal Life Policies with Secondary Guarantees and the Evolution of AG 38	Volume 37, Number 2, Summer 2012	Dimitris Karapiperis	NAIC
Government Releases Summary of Benefits and Coverage and Uniform Glossary Final Regulations, Plus Separate Guidance Document, Templates and Instructions	Volume 37, Number 2, Summer 2012	Towers Watson	Towers Watson



On The Road to Receivership	Volume 37, Number 1, Spring 2012	Wayne Johnson, CFE	McGladrey
Financial Solvency and Unclaimed Life Insurance Benefits	Volume 37, Number 1, Spring 2012	A. Stevenson, ASA FCA MAAA	McGladrey
We're connected...now what?	Volume 37, Number 1, Spring 2012	Patricia Rowlett, CISA, CISSP	PROWLE Enterprises, LLC
U.S. Insurance Financial Regulatory Oversight and the Role of Capital Requirements	Volume 37, Number 1, Spring 2012	Kris DeFrain	NAIC
Evolving Insurance Regulation: On the Move	Volume 37, Number 1, Spring 2012	Rob Curtis, David Sherwood, and Martin Noble	KPMG
Solvency Modernization Initiative: Reinsurance Capital Requirements	Volume 36, Number 4, Winter 2011	Bryan Fuller, CPCU, ARe	Examination Resources, LLC.
Looking for Fraud and Compliance Issues During a Healthcare Insurer Examination	Volume 36, Number 4, Winter 2011	Lewis Bivona, Jr., CPA, AFE	WithumSmith+Brown
IT Reviews in NAIC Financial Examinations	Volume 36, Number 4, Winter 2011	Jenny Jeffers, CISA, AES	Jennan Enterprises, LLC
Implementation Timeline of Health Reform Provisions	Volume 36, Number 4, Winter 2011	Henry J. Kaiser Family Foundation	Henry J. Kaiser Family Foundation
NAIC Fall 2011 Meeting Notes	Volume 36, Number 4, Winter 2011	PricewaterhouseCoopers	PricewaterhouseCoopers
Controls Testing in Risk Based Examinations	Volume 36, Number 3, Fall 2011	Lew Bivona CPA, AFE	WithumSmith+Brown's
Auditing 101	Volume 36, Number 3, Fall 2011	Sherry Flippo, CPA, FLMI	NAIC
Auditing PCI Systems	Volume 36, Number 3, Fall 2011	Denise Mainquist, CISA, QSA, ACC	ITPAC Consulting
DD&R Reserves for Claims-made Professional Liability Coverage	Volume 36, Number 3, Fall 2011	Jessica Lasher, CPA and Robert Walling, FCAS, MAAA	Johnson Lambert LLP and Pinnacle Actuarial Resources, Inc.
D&O Insurers Getting Notices for FDIC Claims; Lawsuits Expected To Mushroom	Volume 36, Number 3, Fall 2011	Susanne Sclafane	P&C Magazine

Were Regulatory Exclusions Added In Time?	Volume 36, Number 3, Fall 2011	Susanne Scalfane	P&C Magazine
NAIC Summer 2011 Meeting Notes	Volume 36, Number 3, Fall 2011	PricewaterhouseCoopers	PricewaterhouseCoopers
Lloyd's: A Business Survival Story	Volume 36, Number 2, Summer 2011	Jerry Theodorou and Stephan Christiansen	Conning, Inc. and Conning Research and Publications
Mobile Technology – How Big is This Security Risk in Companies and for Us?	Volume 36, Number 2, Summer 2011	Jenny Jeffers, CISA, AES	Jennan Enterprises, LLC
Health Insurance Exchanges and Ongoing State Implementation of the Affordable Care Act	Volume 36, Number 2, Summer 2011	Sandy Praeger	NAIC
Accounting Standards Boards Report Significant Progress on IFRS; Some Insight as to the Possible Impact on the Future of Statutory Accounting	Volume 36, Number 2, Summer 2011	Jim Stangroom and Tim Foley	
Suitability of Build America Bonds for Insurers' Investment Portfolios	Volume 36, Number 1, Spring 2011	Joseph Prakash, CFA	Noble Consulting Services, Inc.
2011 Handbook Update	Volume 36, Number 1, Spring 2011	Ashley Billenger, CPA	NAIC
Reinsurance Counterparty Credit Risk – Time to Modernize Regulations	Volume 36, Number 1, Spring 2011	Bryan Fuller, CPCU, ARe	Examination Resources, LLC
NAIC Names Committee Leadership	Volume 36, Number 1, Spring 2011	NAIC	NAIC
NAIC Spring 2011 Meeting Notes	Volume 36, Number 1, Spring 2011	PricewaterhouseCoopers	PricewaterhouseCoopers
Up to Code: Regulator as Resource	Volume 35, Number 4, Winter 2010	John Purple	RSM McGladrey Inc.
Encryption – Why Me?	Volume 35, Number 4, Winter 2010	Jenny Jeffers, CISA, AES, AFE	
Top-10 Technologies Seen Most Likely to Have Big Impact on P&C Insurance	Volume 35, Number 4, Winter 2010	Kimberly Harris-Ferrante	Gartner Research
NAIC Fall 2010 Meeting Notes	Volume 35, Number 4, Winter 2010	PricewaterhouseCoopers	PricewaterhouseCoopers

Synergies Between Actuarial Science and Investments of Financial Examination	Volume 35, Number 3, Fall 2010	Todd Sauer Dave Walczak, and Jan Moenck	RSM McGladrey's
Climate Change and the Role of the NAIC	Volume 35, Number 3, Fall 2010	Evan Mills	U.S. Department of Energy
Achieving Greatness: The Value of Association	Volume 35, Number 3, Fall 2010	Don Yeager	Self employed
NAIC Summer 2010 Meeting Notes	Volume 35, Number 3, Fall 2010	PricewaterhouseCoopers	PricewaterhouseCoopers
NAIC - SOLVENCY MODERNIZATION INITIATIVE ROADMAP	Volume 35, Number 3, Fall 2010	NAIC	NAIC
How to Address the Risk in Risk-Based Audits	Volume 35, Number 3, Spring 2010	Lewis D. Bivona, Jr., CPA, AFE	WithumSmith+Brown
Assessing Corporate Governance on Risk-Focused Examinations	Volume 35, Number 3, Spring 2010	William Michael , Manager Christopher Rushford, Manager LeeAnne Creevy, Manageing Director	RSM McGladrey Inc.
ERM As a Competitive Advantage	Volume 35, Number 3, Spring 2010	Max J. Rudolph, FSA CERA CFA MAAA	Rudolph Financial Consulting, LLC
Ensuring Security Over Mobile Technology	Volume 35, Number 3, Spring 2010	Barry Lewis	Cerberus-ISC
Emerging Technical Standards on Financial Audits: How IT Auditors Gather Evidence to Evaluate Internal Controls	Volume 35, Number 2, Summer 2010	Tommie Singleton, Ph.D., CISA, CMA, CPA, CITP	University of Alabama
CDS and IT Going to be a Great Source of Education This Year	Volume 35, Number 2, Summer 2010	Jenny Jeffers, CISA, AES	
Testimony of Micheal T. McGrath: Use of Credit Information Beyond Lending: Issue and Reform Proposals	Volume 35, Number 2, Summer 2010	Michael T. McRaith	Illinois Commissioner
The Next Shoes to Drop: An Investigation into Problem Assets	Volume 34, Number 4, Winter 2009	Alex C. Hart	Maryland Insurance Administration
The FDIC's Statement of Policy On Qualification for Failed Bank Acquisitions	Volume 34, Number 4, Winter 2009	Steven Lofchie, Julius L. Loeser, Maurine Bartlett, Bryan Shipp	Cadwalader, Wickersham & Taft LLP

Risk-Focused Examinations: Past, Present, & Future	Volume 34, Number 4, Winter 2009	Bruce Jensen	NAIC
IFRS - The Demise, or the Future of U. S. Statutory Accounting Principles for Insurers?	Volume 34, Number 3, Fall 2009		IASA
Testimony of Micheal T. McGraith: Systemic Risk and Insurance	Volume 34, Number 3, Fall 2009	Michael T. McGraith	Illinois Commissioner
AIG: NAIC Focused on Fidelity to the Facts	Volume 34, Number 3, Fall 2009	Kermitt Brooks Joel Ario	Acting New York Insurance Superintendent Pennsylvania Insurance Commissioner
Evaluating Internal Controls in Risk Focused Exams of Small Companies	Volume 34, Number 2, Summer 2009	Jan Moenck LeeAnne Creevy	RSM McGladrey, Inc.
The Implications of Solvency II For U.S. Insurance Regulation	Volume 34, Number 2, Summer 2009	Therese M. Vaughan	NAIC
Who Will Do It?	Volume 34, Number 2, Summer 2009	Robert Gibbons	International Insurance Foundation
One Examiner's Opinion On Regulating Financial Services Institutions "I'm Just Saying"	Volume 34, Number 2, Summer 2009	James T. Holland, CFE, CIE	J. T. Holland and Associates, Inc.
Financial Regulation: A Framework For Crafting and Assessing Proposals To Modernize the Outdated U.S. Financial Regulatory System	Volume 34, Number 1, Spring 2009		United States Government Accountability Office
GAO Report: NAIC Response Cautions Against Unjustified Changes	Volume 34, Number 1, Spring 2009		NAIC
Letter to House Representatives Henry Waxman & Tom Davis	Volume 33, Number 4, Winter 2008	Sandra Praeger	Kansas Commissioner of Insurance
Testimony of Superintendent Dinallo	Volume 33, Number 4, Winter 2008	Eric Dinallo	Insurance Superintendent for New York State.
Testimony of Commissioner Steven M. Goldman	Volume 33, Number 4, Winter 2008	Steven Goldman	Banking and Insurance Commissioner for the State of New Jersey
Recap of Fall 2008 NAIC Meeting	Volume 33, Number 4, Winter 2008	PricewaterhouseCoopers	NAIC

Effective Interviewing For Examiners	Volume 33, Number 3, Fall 2008	John J. Hall, CPA	INS Regulatory Insurance Services, Inc. (InsRis)
Crisis Threatens Regional Banks	Volume 33, Number 3, Fall 2008	Shanique Hall	Securities Valuation office
Testimony of Director McRaith	Volume 33, Number 3, Fall 2008	Michael McRaith	Illinois Director of Insurance
NAIC Letter To The Honorable	Volume 33, Number 3, Fall 2008	Jane Cline	West Virginia Commissioner of Insurance
Testimony of Franklin Nutter	Volume 33, Number 3, Fall 2008	Frank Nutter	Reinsurance Association of America
Testimony of Superintendent Dinallo "Options on Insurance Regulatory Reform"	Volume 33, Number 2, Summer 2008	Eric Dinallo	NAIC
Common Top IT Security Audit Deficiencies	Volume 33, Number 2, Summer 2008	Steve Cummings, CHSP, CISSP, CISA	eCompliantz, LLC
NAIC Meeting Notes 2008 Summer Meeting	Volume 33, Number 2, Summer 2008	PricewaterhouseCoopers	NAIC
Risk-Focused Examinations: Lessons Learned - Part 3 Using The Work Of Others	Volume 33, Number 1, Spring 2008	Tom Finnell	Invotex Group
Risk-Focused Examinations: Lessons Learned - Part 2	Volume 33, Number 1, Spring 2008	Tom Finnell	Invotex Group
We're Still Dancing	Volume 33, Number 1, Spring 2008	Susan T. Szkoda, FCAS, MAAA	Szkoda Actuarial Services
NAIC Spring 2008 Meeting Notes	Volume 33, Number 1, Spring 2008	PricewaterhouseCoopers	NAIC
NAIC Model Audit Rule Implementation	Volume 33, Number 1, Spring 2008	Nancy Litwinski and Lynn Friedrichs	Deloitte & Touche LLP
Lessons Learned	Volume 32, Number 4, Winter 2007	Tom Finnell	Invotex Group

NAIC Model Audit Rule	Volume 32, Number 4, Winter 2007	Nancy Litwinski and Lynn Friedrichs	Deloitte & Touche LLP
The Need for Insurance Regulatory Reform	Volume 32, Number 4, Winter 2007	Walter Bell	Alabama Commissioner of Insurance
Risk-Based Reinsurance Collateral Requirements: A new Era	Volume 32, Number 2, Summer 2007	Francine L. Semaya and Laurance D. Shapiro	Cozen O'Connor
Financial Reporting – Coverage Triggers must be comparable	Volume 32, Number 2, Summer 2007	Joseph L. Petrelli	Demotech, Inc.
Tetimony of Julie Benafield Bowman	Volume 32, Number 2, Summer 2007	Julie Benafield Bowman	Arkansas Insurance Department
The Ambassador Insolvency Lessons from a Failed Reserve Audit	Volume 32, Number 2, Summer 2007	Sue Skzoda	Szkoda Actuarial Services
How to Be an Insurance Crook	Volume 30, Number 4, Winter 2006	Robert F. Craig, Esq.	Deputy Liquidator of Domestic Insurers and Official Liquidator
Risk Transfer in P&C Reinsurance	Volume 30, Number 4, Winter 2006	Risk Transfer Subgroup	American Academy of Actuaries' Committee
Foundations of Regulation: Protecting the Pledge	Volume 30, Number 4, Winter 2006	Brendan Noonan	A.M. Best
Calculating Sampling Sizes - "ACL versus the Financial Condition Examiners' Handbook"	Volume 31, Number 3, Fall 2006	John B. Humphries, CFE, AES and Kristina Madison	AGI Services
The Use of Spreadsheets - Considerations for Section 404 of the Sarbanes-Oxley act	Volume 31, Number 3, Fall 2006	PricewaterhouseCoopers LLP	PricewaterhouseCoppers, LLP
SideCars	Volume 31, Number 3, Fall 2006	Shanique Hall	NAIC Securities Valuation Office
NAIC 2006 Summer National Meeting	Volume 31, Number 3, Fall 2006	PricewaterhouseCoopers LLP	NAIC
NAIC Risk-Focused Surveillance Guidance	Volume 31, Number 2, Summer 2006	Julie Gann, CPA, FLMI, ARA	NAIC

New SOFE AFE/CFE Discipline Insurance - Financial/Rating Analysis	Volume 31, Number 2, Summer 2006	Stephen Szypula, CFE	SOFE
Headed for a clash	Volume 31, Number 2, Summer 2006	Tom Starner	N/A
Title Insurance - Preliminary Views and Issues for Further Study	Volume 31, Number 2, Summer 2006		US Government Accountability Office
The Tip Sheet - Third Quarter 2005	Volume 30, Number 3, Fall 2005	Julie Gann	NAIC
Katrina Claims and the Legal Landscape	Volume 30, Number 3, Fall 2005	J. Robert Hunter, Amy Widman, and Joanne Doroshow	Consumer Federation of America Center for Justice & Democracy Center for Justice & Democracy
Testimony Before: Subcommittee on Housing and Community Opportunity, Committee on Financial Services, U.S. House of Representatives	Volume 30, Number 3, Fall 2005	Alfred W. Redmerk, Jr	Maryland Insurance Commissioner
Use of Financial Derivatives by Insurers	Volume 30, Number 3, Fall 2005	Dimitris Karapiperis	SVO
The Proposed Handbook: What To Expect	Volume 30, Number 3, Fall 2005	Michael B. Kogut, CPA, MBA	INS Regulatory Insurance Services, Inc. (InsRis)
The Price of Sox	Volume 29, Number 4, Spring 2005	Stephen W. Broadie	Property Casualty Insurers Association of America
Better Way to Estimate Uncollectible Insurance	Volume 29, Number 4, Spring 2005	Nick Pastor and Dan Oakley	Ernst & Young
Weiss Ratings - Methodology	Volume 29, Number 4, Spring 2005	Melissa Gannon	Weiss Ratings, Inc.
Asbestos and the Laws of Newton	Volume 29, Number 4, Spring 2005	Orin Linden	Ernst & Young
How Suite it is - PwC TeamMate	Volume 29, Number 4, Spring 2005	Mike Gowell	PricewaterhouseCoppers
The Benefits of Sarbanes-Oxley to Risk Focused Examinations	Volume 29, Number 4, Spring 2005	Justin Englert and Jan Moenck	

Developments Related to Statements of Actuarial Opinion on Loss Reserves	Volume 28, Number 4, Winter 2004	Nancy P. Watkins, FCAS, MAAA	Milliman
Assessing Environmental Liabilities under CERCLA	Volume 28, Number 4, Winter 2004	Claus S. Metzner, FSA, FCAS, MAAA and Christine M. Fleming, JD	Milliman
Finite Risk Reinsurance	Volume 28, Number 4, Winter 2004	Fitch Ratings	Fitch Ratings
Achieving Timely Examination Reports	Volume 28, Number 3, Fall 2004	Marlin Kroenke, CPA, CISA, CFE, AES	
NAIC Winter 2004	Volume 28, Number 3, Fall 2004	PricewaterhouseCoopers	PricewaterhouseCoopers
Teammate Tips	Volume 28, Number 3, Fall 2004	NAIC	NAIC
President's Comments	Volume 27, Number 4, Winter 2003	Bill W. Holmes, CFE	SOFE
Society of Financial Examiner's 30th Anniversary	Volume 27, Number 4, Winter 2003	Neil Miner	SOFE
An Analysis of Accident and Health Companies at the Holding Company level.	Volume 27, Number 4, Winter 2003	M. Patrick Tracy and Margaret C. Spencer	American Express Tax and Business Services
The Tip Sheet	Volume 27, Number 4, Winter 2003	Natalee J. Droge	NAIC
Deloitte & Touche's NAIC Codification Update	Volume 27, Number 4, Winter 2003	Dave Finnerty, Mark Parkin, and Ed Wilkins	Deloitte & Touche
Deloitte & Touche's Premium Insurance News	Volume 27, Number 4, Winter 2003	Owen Ryan and Ed Wilkins	Deloitte & Touche
Current Actuarial Trends in the Property/Casualty Marketplace	Volume 27, Number 4, Winter 2003	Sue Szodka	
Executive Committee and Board of Governors	Volume 27, Number 2, Summer 2003	Information about Executive and Board of Governors	SOFE
Committees	Volume 27, Number 2, Summer 2003	Listing of Committee membership	SOFE



State Chairs and Regional Directors	Volume 27, Number 2, Summer 2003	State Chairs and Regional Directors listing of membership	SOFE
Members by Discipline	Volume 27, Number 2, Summer 2003	Membership listing	SOFE
Associate Members	Volume 27, Number 2, Summer 2003	Associate Member listing	SOFE
Headquarters staff	Volume 27, Number 2, Summer 2003	Listing of Headquarters staff	SOFE
NAIC Meeting Notes	Volume 27, Number 2, Summer 2003	PricewaterhouseCoopers	PriceWaterhouseCoopers
The Impace of Recent Events on Financial Regulation: Where are we Heading	Volume 27, Number 1, Spring 2003	Frances J. O'Connor, CFE	Connecticut Insurance Department
Property and Casualty Reinsurance Accounting Guidance: A Historical Perspective	Volume 27, Number 1, Spring 2003	Myles J. Tiley, CPA	Insurance Resolutions, Inc.
PriceWaterhouse Cooper's NAIC Meeting Notes	Volume 27, Number 1, Spring 2003	PriceWaterHouseCoopers	PriceWaterhouseCoopers
Observations on on Implementation of SSAP10 - Taxes	Volume 26, Number 4, Winter 2002	Ricky S. Propper, CPA, Peter F. Storms, MAAA, M. Patrick Tracy, CPA	American Express Tax and Business Services
Repeat Offender Gets Stiff Justice - Part IV	Volume 26, Number 4, Winter 2002	Flynn McRoberts	Chicago Tribune September 1-4, 2002
Ties To Enron Blinded Anderson - Part III	Volume 26, Number 4, Winter 2002	Flynn McRoberts	Chicago Tribune September 1-4, 2002
E&Y's NAIC Quarterly Meeting Bulletin	Volume 26, Number 4, Winter 2002	Tom Ward	NAIC
Financial Examinations, the ISQ, and Information Systems Security Risk Evaluation	Volume 26, Number 3, Fall 2002	Jackie Brewer, Ph. D.	NAIC
Some Observations on the Economics of the Life Insurance Market	Volume 26, Number 3, Fall 2002	James M. Carson, Ph.D., CPCU, CLU, ARM	
The Final Accounting: The Fall of Anderson - Part 1	Volume 26, Number 3, Fall 2002	Flynn McRoberts	Chicago Tribune September 1-4, 2002

The Final Accounting: Civil War Splits Anderson - Part 2	Volume 26, Number 3, Fall 2002	Flynn McRoberts	Chicago Tribune September 1-4, 2002
Executive Committee and Officers	Volume 26, Number 2, Summer 2002 - Directory Issue	Information about Executive Committee and Officers.	SOFE
Committees	Volume 26, Number 2, Summer 2002 - Directory Issue	Listing of Committee membership	SOFE
State Chairs, Regional Directors	Volume 26, Number 2, Summer 2002 - Directory Issue	State Chairs and Regional Directors listing of membership	SOFE
Members by Discipline	Volume 26, Number 2, Summer 2002 - Directory Issue	Membership listing	SOFE
Associate Members	Volume 26, Number 2, Summer 2002 - Directory Issue	Associate Member listing	SOFE
E&Y's NAIC Quarterly Meeting Bulletin	Volume 26, Number 2, Summer 2002 - Directory Issue	Tom Ward	NAIC
The Asbestos Dilemma - The Saga That Refuses To End	Volume 26, Number 1, Spring 2002	George N. Casale and Peter Morone	Gerling Global Reinsurance Corp
Report of the Managed Health Care Task Force on Managed Care Organization Insolvency	Volume 26, Number 1, Spring 2002	Harold S. Horwich and Harold L. Sivley, Jr.	Bingham Dana LLP, IAIR Managed Health Care Task Force
OTS Follows FDIC In Announcing Agency Restructuring	Volume 26, Number 1, Spring 2002	CSBS Examiner	CSBS Examiner, April 12, 2002
E&Y NAIC Meeting Quarterly Bulletin	Volume 26, Number 1, Spring 2002	Tom Ward	NAIC