



Insurance Regulation

Integrity. Accountability. Teamwork.

A VOLATILE REGULATORY CLIMATE DEMANDS RESPONSIBILITY TO THE PUBLIC.

An important consideration for a Department in using the examination services of ISC is our unique combination of both regulatory insurance expertise and insurance industry operating experience. Our professionals have been on both sides of the many issues posed in examinations.

The complexity of insurance regulation has changed significantly in recent years. New insurance products and investment vehicles, environmental issues, economic factors, political scrutiny, and consumer issues continue to escalate, resulting in increased regulatory responsibility. These factors contributed to the members of the National Association of Insurance Commissioners adopting Financial Regulation and Accreditation Standards. "Accreditation" is intended to provide consistency in the application of regulatory requirements among state regulators.

ISC's approach to actuarial examinations follows the procedures outlined in the NAIC Financial Examiners and Market Conduct Examiners Handbooks, State Statutes and Regulations, and other requirements of the Department. We understand that these are the minimum requirements and, if further procedures are indicated, they will be performed with the approval of the Department.

We work seamlessly with your personnel or contractors to keep you abreast of findings, and to stay on schedule. All our work undergoes rigorous peer review, and we prepare a separate report, signed by one of our principals, covering actuarial items.

INSURANCE REGULATION

ISC offers the following Regulatory services:

- ACTUARIAL FINANCIAL EXAMINATIONS
- AUDIT SUPPORT
- SUPERVISION & RECEIVERSHIPS
- MARKET CONDUCT EXAMINATIONS

Our regulatory goal, as your trusted partner, is to help you meet your responsibility to the public.

"FAILURE IS ONLY THE
OPPORTUNITY TO BEGIN
AGAIN MORE INTELLIGENTLY"

- Henry Ford

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