



## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

### AUGUST 2018

1. [A Brief Exploration of Rising Health Care Costs](#) (By Dimitris Karapiperis, CIPR Research Analyst)
2. [Advances in Catastrophe Modeling Improve Risk Assessment](#) (By Anne Oberstedt, CIPR Senior Research Analyst)
3. [Rental Car Insurance Explained](#) (By Eryn Campbell, NAIC Research Librarian)
4. [The Essentials of Environmental Insurance](#) (By Dimitris Karapiperis, CIPR Research Analyst)

### MARCH 2018

1. [Important Issues for Consumers, Insurers and Insurance Regulators](#) (By Julie Mix McPeak, NAIC President and Tennessee Commissioner of Commerce and Insurance)
2. [The Increasing Risk of Wildfire and Insurance Implications](#) (By Dimitris Karapiperis, CIPR Research Analyst)
3. [Swipe Right for On-Demand Insurance](#) (By Shanique (Nikki) Hall, CIPR Manager)

### NOVEMBER 2017

1. [The Growing Impact of Wearable Technology](#) (By Shanique (Nikki) Hall, CIPR Manager)
2. [Risk-Based Capital Requirements on Fixed Income Assets to Change](#) (By Anne Oberstedt, CIPR Senior Researcher)
3. [Natural Catastrophes, Insurance and Alternative Risk Transfer](#) (By Dimitris Karapiperis, CIPR Research Analyst)
4. [Big Data Analytics: Changing the Calculus of Insurance](#) (By Michael W. Elliott, CPCU, AIAF, Senior Director of Knowledge Resources for The Institutes)

### AUGUST 2017

1. [How Artificial Intelligence Is Changing the Insurance Industry](#) (By Shanique (Nikki) Hall, CIPR Manager)
2. [Infrastructure Investment and the Insurance Industry](#) (By Dimitris Karapiperis, CIPR Research Analyst)
3. [The Relevance of the McCarran-Ferguson Act](#) (By Eric Nordman, Director of Regulatory Services and CIPR)
4. [New Heights in Air Ambulance Costs](#) (By Eryn Campbell, NAIC Research Librarian)
5. [NAIC Enhances P/C RBC Formula for Catastrophe Risk Charges](#) (By Anne Oberstedt, CIPR Senior Analyst)



## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

### MARCH 2017

1. [The Year Before Us: Perspectives from NAIC President Ted Nickel](#) (By Ted Nickel, Wisconsin Commissioner of Insurance and NAIC President)
2. [Understanding the Future of Auto Insurance in a Changing World](#) (By Eric Nordman, CIPR Director)
3. [How InsurTech is Reshaping the Insurance Industry](#) (By Shanique (Nikki) Hall, CIPR Manager)
4. [Principle-Based Reserving Pilot Project and Implementation Process](#) (By Kris DeFrain, NAIC Director of Research and Actuarial and Dimitris Karapiperis, CIPR Research Analyst)

### NOVEMBER 2016

1. [Retirement Security A Top Priority](#) (By Shanique (Nikki) Hall, CIPR Manager)
2. [Long-Term Care Insurance Pricing Basics](#) (By Eric King, NAIC Health Actuary)
3. [Insurance Industry Initiatives to Collaborate and Partner for Catastrophe Resiliency](#) (By Anne Oberstadt, CIPR Senior Researcher)

### JULY 2016

1. [U.S. Insurance Regulation: Group Supervision](#) (By Kris DeFrain, Director, Research and Actuarial Department)
2. [Why My Children Can Still Watch the Peanuts Movie—FSOC’s Designation of MetLife Disregarded the State Insurance Regulatory System](#) (By Nick Gerhart, Iowa Insurance Commissioner)
3. [The NAIC Securities Valuation Office](#) (By Eric Nordman, Director of Regulatory Services and CIPR, Ramon Calderon, International Policy Director, and Jeff Johnston, Senior Director, Financial Regulatory Affairs—Domestic Policy and Implementation)
4. [The Workers' Compensation Opt-Out Debate Continues](#) (By David Keleher, Senior Insurance Specialist, Property and Casualty)
5. [Data at a Glance: U.S. Insured Catastrophe Losses](#) (By Sara Robben, Statistical Advisor)
6. [Insurance: The Highest and Best Use Case for Blockchain Technology](#) (By Daniel R. Robles, PE, MBA, founder of The Ingenesist Project and chairman of the FinTech Task Force for the National Society of Professional Engineers)

### MARCH 2016

1. [Roadmap to the Future](#) (By John M. Huff, NAIC President & Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration)



## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

2. [The ORSA Journey Has Begun](#) (By *Elisabetta Russo, NAIC ERM Advisor, and Shanique (Nikki) Hall, CIPR Manager*)
3. [NAIC to Consider Adopting Price Optimization White Paper](#) (By *Kris DeFrain, NAIC Director of Research and Actuarial*)
4. [Implications of a Warming World on the Insurance Industry](#) (By *Anne Obersteadt, CIPR Senior Researcher*)
5. [Phase Two of Index-Based Illustrations Guideline Soon to Be Effective](#) (By *Reggie Mazyck, NAIC Life Actuary*)
6. [Data at a Glance: Property and Casualty Profitability and Market Share](#) (By *Jennifer Gardner, NAIC Research and Actuarial Manager*)
7. [IAIS Releases 2015 Global Insurance Market Report](#) (By *Edward L. Toy, Director, NAIC Capital Markets Bureau Director and Chair of the IAIS Macroprudential Policy and Surveillance Working Group*)

### DECEMBER 2015

1. [Recent Regulatory Initiatives to Tackle the Growing Threat of Cyber Risk](#) (By *Shanique (Nikki) Hall, CIPR Manager and Sara Robben, NAIC Statistical Advisor*)
2. [New U.S. Department of Labor Rule Could Affect Insurance Industry](#) (By *Anne Obersteadt, CIPR Senior Researcher, and Brooke Stringer, NAIC Financial Policy and Legislative Advisor*)
3. [Update on Regulatory Work on Global Capital Standards](#) (By *Dimitris Karapiperis, CIPR Research Analyst, and Ned Tyrell, NAIC International Insurance Technical Policy Advisor*)
4. [SERFF: Behind the Curtain](#) (By *Eric Nordman, Director of CIPR and Regulatory Services*)
5. [Insurance Regulators Discuss Earthquake Issues and Challenges at CIPR Event](#) (By *Anne Obersteadt, CIPR Senior Researcher*)
6. [Data at a Glance: Workers' Compensation Trends](#) (By *Aaron Brandenburg, NAIC Statistical Information Manager*)
7. [Managing the Impact of Long-Term Care Needs and Expense on Retirement Security Monograph](#) (By *Anna M. Rappaport*)

### AUGUST 2015

1. [Big Data and Insurance](#) (By *Eric Nordman, Director of CIPR and Regulatory Services*)
2. [The Use of Price Optimization in Insurance Ratemaking](#) (By *Shanique (Nikki) Hall, CIPR Manager*)



## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

3. [Medicare and Medicaid Turn 50](#) (By Lee Goldberg, Senior Advisor for Health Policy, National Academy of Social Insurance and Bob Rosenblatt, Editor of HelpwithAging.com and senior fellow at NASI)
4. [Drones Take Flight as Insurers Step In](#) (By Dimitris Karapiperis, CIPR Research Analyst)
5. [Medical Malpractice Loss Trends: Data at a Glance](#) (By Jennifer Gardner, NAIC Research and Actuarial Manager)
6. [Are U.S. Insurers Reaching for Yield in the Low Interest Rate Environment?](#) (By Jennifer Johnson, NAIC Capital Markets Manager)

### MAY 2015

1. [Cybersecurity takes Center Stage](#) (By Adam Hamm, North Dakota Insurance Commissioner and NAIC Cybersecurity (EX) Task Force Chair)
2. [NARAB II Signed into Law](#) (By Shanique (Nikki) Hall, CIPR Manager)
3. [The Financial Stability Oversight Council Insurer SIFI Designation Process: Overview, Challenges and Reform](#) (By Dimitris Karapiperis, CIPR Research Analyst III)
4. [Recently adopted AG 48 to Bring Uniformity to Captive Reinsurance Transactions](#) (By Shanique (Nikki) Hall, CIPR Manager)
5. [Data at a Glance: Terrorism Risk Insurance Program Reauthorization Act](#) (By Jennifer Gardner, NAIC Research & Actuarial Manager)
6. [Usage-Based Insurance and Vehicle Telematics Study Released Including a Survey of State Departments of Insurance](#) (By Dimitris Karapiperis, CIPR Research Analyst III)

### FEBRUARY 2015

1. [Emerging Regulatory Issues in 2015](#) (By Monica Lindeen, NAIC President and Montana Commissioner of Securities and Insurance)
2. [An Overview of the Federal Affordable Care Act 3Rs](#) (By Eric King, NAIC Health Actuary)
3. [TRIA Renewed ... at Long Last](#) (By Eric Nordman, Director of Regulatory Services and CIPR)
4. [Sharing a Ride, Not the Risk](#) (By Anne Obersteadt, CIPR Senior Researcher)
5. [NAIC Pivotal in IAIS Formation](#) (By Shanique (Nikki) Hall, CIPR Manager)
6. [The Exposure of Life Insurance Companies to Interest Rate Risk: An Exploration of Present and Future Challenges](#) (By Dimitris Karapiperis, CIPR Research Analyst III)
7. [Data at a Glance: Property/Casualty Market Concentration and Profitability](#) (By Jennifer Gardner, NAIC Research & Actuarial Manager)



## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

### OCTOBER 2014

1. [EMPs: An Emerging Catastrophe Risk](#) (By Eric Nordman, Director of Regulatory Services and CIPR)
2. [Do Life Insurers' Investment Decisions Contribute to Systemic Risk?](#) (By Greg Niehaus, professor of insurance and finance, University of South Carolina Darla Moore School of Business)
3. [Insurance Industry Employment Trends](#) (By Aaron Brandenburg, NAIC Statistical Information Manager, and Jennifer Gardner, NAIC Research Analyst II)
4. [Data at a Glance: Insurance-Related GDP and Insurance Employment Trends](#) (By Jennifer Gardner, NAIC Research Analyst II)
5. [Insurance Fraud](#) (By Dimitris Karapiperis, CIPR Research Analyst III)
6. [Pet Insurance: Fido's Risk Management Options](#) (By Sara Juliff, NAIC Statistical Analyst II)
7. [A Primer on Exchange-Traded Funds](#) (By Bob Carcano, Senior SVO Counsel; Kevin Driscoll, NAIC Senior Analyst; and Julie Gann, NAIC Senior Manager)

### JULY 2014

1. [Expected Changes to Insurance Regulation for Captives and Special Purpose Vehicles](#) (By Kris DeFraim, Director, Research & Actuarial Department)
2. [Ride-sharing: New Technology Creates Insurance Challenges](#) (By Eric Nordman, Director of Regulatory Services and CIPR)
3. [Navigating the Regulatory Alphabet Soup](#) (By Shanique (Nikki) Hall, CIPR Manager)
4. [Examination of the Property/Casualty Insurance Underwriting Cycles](#) (By Aaron Brandenburg, NAIC Statistical Information Manager, and Jennifer Gardner, NAIC Research Analyst II)
5. [CIPR Event Examines Cyber Liability Risk and Issues Facing the Insurance Industry](#) (By Anne Oberstedt, CIPR Senior Researcher)
6. [Overview of U.S. Insurance Industry Holdings of Modeled Non-Agency Mortgage-Backed Securities](#) (By Azar Abramov, CFA, Analyst II, NAIC Structured Securities Group)
7. [Data at a Glance: Market Share of Risk Retention Groups](#) (By Jennifer Gardner, NAIC Research Analyst II)
8. [The Insurance Regulatory Examiners Society](#) (By Holly Blanchard, AIE, Assistant Director, Examination Resources, LLC)





## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

### APRIL 2014

1. [TRIA Renewal: Why Are We Waiting?](#) (By Eric Nordman, Director of Regulatory Affairs and CIPR)
2. [A Closer Look at Contingent Deferred Annuity Issues](#) (By Anne Obersteadt, CIPR Senior Researcher)
3. [The Rising Cost of Wildfires](#) (By Jennifer Gardner, NAIC Research Analyst II)
4. [Agricultural Act of 2014: Crop Insurance Highlights](#) (By Sara Juliff, NAIC Statistical Analyst II and Brooke Stringer, NAIC Financial Policy and Legislative Advisor)
5. [Working Capital Finance Investments: A New Asset Class for Insurance Companies](#) (By Robert Carcano, Senior SVO Counsel)
6. [International Regulatory Developments on Group Capital Standards](#) (By Josh Windsor, NAIC International Technical Policy Advisor and Lou Felice, NAIC Health and Solvency Policy Advisor)
7. [NAIC Research and Actuarial Department: Data at a Glance](#) (By Jennifer Gardner, NAIC Research Analyst II)

### JANUARY 2014

1. [Emerging Regulatory Issues in 2014](#) (By Adam Hamm, NAIC President and North Dakota Insurance Commissioner)
2. [Data Integrity in Financial Modeling](#) (By Eric Kolchinsky, NAIC Director, Structured Securities Group)
3. [Life Insurers to Benefit from Rising Interest Rates](#) (By Larry Bruning, FSA, MAAA, CLU, NAIC International Life Actuary; Shanique (Nikki) Hall, CIPR Manager; and Dimitris Karapiperis, CIPR Research Analyst III)
4. [The State of Market Conduct Collaboration](#) (By Sheri Marston, NAIC Collaborative Actions Coordinator, Market Regulation)
5. [CIPR Event Explores the Future of Automobile Insurance](#) (By Aaron Brandenburg, NAIC Economist and Statistical Information Manager)
6. [NAIC Research and Actuarial Department: Data at a Glance](#)
7. [CIPR Interviews Life Insurance Company Top Executives](#) (By Dimitris Karapiperis, CIPR Research Analyst III)

### OCTOBER 2013

1. [The Increasing Importance of Sound Operational Risk Management](#) (By Lou Felice, NAIC Health and Solvency Policy Advisor and Shanique (Nikki) Hall, CIPR Manager)



## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

2. [Work on Life Insurer-Owned Captives Continues Following Adoption of White Paper](#) (By *Shanique (Nikki) Hall, CIPR Manager*)
3. [Climate Change Risk Disclosure Initiatives](#) (By *Anne Obersteadt, CIPR Senior Researcher*)
4. [Insurance Implications of Hydraulic Fracturing](#) (By *Anne Obersteadt, CIPR Senior Researcher*)
5. [NAIC Research and Actuarial Department: Data at a Glance](#)
6. [Pay-as-you-drive-and-you-save Insurance: Potential Benefits and Issues](#) (By *Allen Greenberg, Manager, Non-Toll Pricing Initiatives, Federal Highway Administration*)
7. [The Use of Internal Models in U.S. Insurance Regulation](#) (By *Shanique (Nikki) Hall, CIPR Manager*)

### JULY 2013

1. [Private Equity and Hedge Funds Seek to Move into the Insurance Arena](#) (By *Michele Lee Wong, NAIC Capital Markets Bureau Manager, and Ryan Couch, NAIC Reinsurance and Surplus Lines Manager*)
2. [Focusing on Flood Insurance and Implementation of the Biggert-Waters Flood Insurance Reform Act of 2012](#) (By *Sara Robben, NAIC Statistical Advisor and Brooke Stringer, NAIC Financial Policy and Legislative Advisor*)
3. [Retirement: Will You Need a Golden Egg for Your Golden Years?](#) (By *Cheryl Coffman, NAIC Sr. Data Management Specialist*)
4. [Insurance Consumers with Dementia: Regulatory Implications](#) (By *Lois Alexander, NAIC Market Regulation Manager, and Tim Mullen, NAIC Market Regulation Director*)
5. [The Relationship of Insurance Activity and Economic Growth](#) (By *Dimitris Karapiperis, CIPR Research Analyst III*)
6. [CIPR Symposium Explores Health Care Reform Issues](#) (By *Shanique (Nikki) Hall, CIPR Manager, Dimitris Karapiperis, CIPR Research Analyst III and Anne Obersteadt, CIPR Senior Research Analyst*)
7. [NAIC's SVO Regulatory Treatment Analysis Service](#) (By *Harry Olsen, Manager, NAIC Credit and Regulatory Unit Manager*)
8. [NAIC Research and Actuarial Department: Data at a Glance](#)

### APRIL 2013

1. [Life Insurer-Owned Captives](#) (By *Shanique (Nikki) Hall, CIPR Manager and Dan Daveline, Assistant Director, Financial Regulatory Services*)
2. [The Debate Over Hurricane Deductibles](#) (By *Shanique (Nikki) Hall, CIPR Manager*)



## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

3. [U.S.-EU Dialogue Project: A Comparison of the Two Regulatory Regimes and the Way Forward](#) (By *Shanique (Nikki) Hall, CIPR Manager*)
4. [Is Terrorism an Insurable Risk?](#) (By *Eric Nordman, Director of Regulatory Services and CIPR*)
5. [Managing Longevity Risk](#) (By *Anne Obersteadt, CIPR Senior Researcher*)
6. [CIPR Website Expands Regulatory Support Services](#) (By *Shanique (Nikki) Hall, CIPR Manager*)
7. [NAIC Research and Actuarial Department: Data at a Glance](#)

### JANUARY 2013

1. [Frequently Asked Questions about Health Insurance Reform](#) (By *Brian Webb, NAIC Health Policy Team Manager*)
2. [Are We Ready for Self-Driving Cars?](#) (By *Eric Nordman, Director of Regulatory Services and CIPR*)
3. [Workers' Compensation Self-Insurance and Possible Implications of the Prime Tanning Bankruptcy Case](#) (By *David Keleher, ARM, CPCU, CIC, AIM, NAIC Senior Property and Casualty Insurance Specialist*)
4. [The Future of Life Insurance Regulation – Principle-Based Reserves](#) (By *Reggie Mazyck, NAIC Life Actuary*)
5. [Anatomy of a Disaster](#) (By *Eric Nordman, Director of Regulatory Services and CIPR*)
6. [Crop Insurance Takes Center Stage](#) (By *Sara Pankow, NAIC Research Analyst II*)
7. [NAIC Research and Actuarial Department: Data at a Glance](#)
8. [Natural Catastrophes and Global Reinsurance – Exploring the Linkages](#) (By *Sebastian von Dahlen, Principal Administrator, Bank for International Settlements and Goetz von Peter, Senior Economist, Bank for International Settlements*)
9. [Consumer Viewpoints on Effective Disclosures](#) (By *Brenda J. Cude, Professor, University of Georgia, and NAIC Consumer Representative and Daniel Schwarcz, Associate Professor, University of Minnesota Law School and NAIC Consumer Representative*)

### OCTOBER 2012

1. [Insurers, Are You Ready? The Own Risk and Solvency Assessment \(ORSA\) is On Its Way](#) (By *Shanique (Nikki) Hall, CIPR Manager; and Kris DeFrain, FCAS, MAAA, CPCU, Director, Research and Actuarial Services*)
2. [Biggert-Waters Flood Insurance Reform Act of 2012](#) (By *Sara Pankow, NAIC Research Analyst II; and Sara Robben, NAIC Statistical Advisor*)
3. [Political Risk Insurance: Insuring Against Man-Made Risk](#) (By *Justin Mohn, NAIC International Relations Intern*)





## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

4. [Lender-Placed Insurance](#) (By Eric Nordman, CPCU, CIE, Director, Regulatory Services Division and the CIPR)
5. [The Market Conduct Analysis Framework](#) (By Randy A. Helder, CPCU, ARe, AU, NAIC Market Analysis Manager)
6. [Research and Actuarial Department: Data at a Glance](#)
7. [Managing Cyber Risk](#) (By Eric Nordman, CPCU, CIE, Director, Regulatory Services Division and the CIPR)
8. [Revised AG 38 Adopted By NAIC](#) (By Dimitris Karapiperis, CIPR Research Analyst III)

### JULY 2012

1. [Supervisory Colleges: A Regulatory Tool for Enhancing Supervisory Cooperation and Coordination](#) (By Gita Timmerman, NAIC International Policy Counsel)
2. [Recent Economic Trends and the Impact on the Property/Casualty Industry](#) (By Aaron Brandenburg, CPCU, ARM, NAIC Economist and Statistical Information Manager)
3. [NASFM Launches Safety Campaign on the Proper Bonding of Existing Yellow CSST Gas Piping Systems](#) (By Jim Narva, Executive Director, National Association of State Fire Marshals)
4. [Separate Account Risk Working Group](#) (By Julie Gann, NAIC Senior Accounting Policy Advisor)
5. [Title Insurance: Overview and Key Regulatory Concerns](#) (By David Keleher, ARM, CPCU, CIC, AIM, NAIC Senior Property and Casualty Insurance Specialist)
6. [Research and Actuarial Department: Data at a Glance](#)
7. [Capital Markets Bureau: A Comprehensive Overview of the Insurance-Linked Securities Market](#)
8. [Consumer Insurance Score: Exploring the Possibility of an Alternative to Credit-Based Insurance Scores](#) (By Steven A. Bennett, Independent Organization Innovation Consultant)
9. [Telematics and UBI: The Data Challenges](#) (By Jessica Royer Ocken, Contributing Editor, Telematics Update)

### APRIL 2012

1. [Low Interest Rates and the Implications on Life Insurers](#) (By Larry Bruning, FSA, MAAA, CLU, NAIC International Life Actuary; Shanique Hall, CIPR Manager; and Dimitris Karapiperis, CIPR Research Analyst III)
2. [Insurance Group Supervision](#) (By Kris DeFrain, FCAS, MAAA, CPCU, Director, Research and Actuarial Services)
3. [Producer Licensing and NARAB II](#) (By Shanique Hall, CIPR Manager)
4. [Research and Actuarial Department: Data at a Glance](#)



## INDEX OF CIPR NEWSLETTER ARTICLES – BY ISSUE

5. [Insurance Analysis and Information Department: 2011 Industry Analysis Reports](#)
6. [NAIC Capital Markets Bureau: Enhances Services to Regulators and Public](#) (By *Shanique Hall, CIPR Manager*)
7. [Work Continues on Actuarial Guidance 38](#) (By *Dimitris Karapiperis, CIPR Research Analyst III*)

### JANUARY 2012

1. [Reserving for Universal Life Policies with Secondary Guarantees and the Evolution of AG 38](#) (By *Dimitris Karapiperis, CIPR Research Analyst II*)
2. [U.S. Insurance Financial Regulatory Oversight and the Role of Capital Requirements](#) (By *Kris DeFraim, Director, Research and Actuarial Services*)
3. [Recent Developments in the Captive Insurance Industry](#) (By *Shanique Hall, CIPR Senior Research Analyst*)
4. [The Market Conduct Annual Statement Comes of Age](#) (By *Randy A. Helder, CPCU, ARe, AU, NAIC Market Analysis Manager*)

### OCTOBER 2011

1. [Know Your ABCs ... It's Still Relevant](#) (By *CIPR Staff*)
2. [The Simple Algebra of the Square Root Formula Behind RBC and Solvency II](#) (By *Tom Herzog, Ph.D., CIPR Distinguished Scholar, and CIPR Staff*)
3. [The Emerging Role of Macro-Prudential Surveillance in Insurance Supervision](#) (By *Aaron Brandenburg, Economist, NAIC Actuarial and Statistical Department; and CIPR Staff*)
4. [Statistics, Sports and Spies](#) (By *Tom Herzog, Ph.D., Distinguished Scholar; and CIPR Staff*)
5. [ComFrame: Group-Wide Insurance Supervision with an International Flavor](#) (By *CIPR Staff*)