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4. The Future of Life Insurance Regulation – Principle-Based Reserves (By Reggie Mazyck, NAIC Life Actuary)
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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)

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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)
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5. **The Market Conduct Analysis Framework** *(By Randy A. Helder, CPCU, ARe, AU, NAIC Market Analysis Manager)*

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8. **Revised AG 38 Adopted By NAIC** *(By Dimitris Karapiperis, CIPR Research Analyst III)*

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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)*

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8. **Consumer Insurance Score: Exploring the Possibility of an Alternative to Credit-Based Insurance Scores** *(By Steven A. Bennett, Independent Organization Innovation Consultant)*

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3. The Emerging Role of Macro-Prudential Surveillance in Insurance Supervision (By Aaron Brandenburg, Economist, NAIC Actuarial and Statistical Department; and CIPR Staff)
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