



*Our professionals understand the concerns of the insurance industry, the internal control frameworks, and the new documentation standards.*

Insurance companies are dealing with rapidly changing financial markets. Investment impairment decisions are particularly controversial in times of economic downturn and market stress. While there are no gold standards for impairment recognition, some situations are obvious. Most are not obvious, and require much judgment. The entities making those judgments are subject to scrutiny from investors, counterparties, and regulatory authorities. Companies are able to reduce those concerns by having formal policies that are applied consistently, documentation that summarizes the factors considered, the basis for conclusions reached, and meaningful disclosure that enable market transparency.

Investment valuation concerns are significant and financial markets are in uncharted territory. It requires insurers to rethink risks, to modify procedures and use valuation specialists broadly as never before.

Uncertain times require management and boards to think critically about their inherent business risks, business processes, and financial controls. The insurance industry faces increased regulation. Companies need to prepare for a continuous and an uncertain roll-out of regulatory requirements.

Our professionals understand the concerns and risks of the insurance industry, the internal control framework, and the new documentation standards. We have the applied knowledge and experience to deliver cost effective solutions. Our expertise includes complex insurance activities including investment review, information system conversions, workflow engineering, and other activities. If you have any questions as to our services, please contact us at (630) 243-0117, e-mail [MFischer@riskinc.net](mailto:MFischer@riskinc.net) or visit our website at [www.riskinc.net](http://www.riskinc.net). We look forward to working with you.