

Michael Descy, CISA, CIA, MCM, MBA

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PROFESSIONAL SUMMARY

Data Engineering & IT Audit Manager with 25+ years of experience spanning data pipeline architecture, database engineering, regulatory compliance analytics, and information systems audit. Proven leader of audit and data teams, with expertise in building end-to-end technology stacks for state regulatory data call projects, SQL Server database development, and automated analytics using DuckDB, ACL, and Excel. CISA, CIA, and MCM certified; MBA with dual concentration in Finance and Management.

KEY ACHIEVEMENTS

- Architected and managed the full technology stack for 10+ state regulatory data call projects, processing 40M+ healthcare claims records with automated validation and reporting.
- Automated MLR audit and market conduct analytics workflows, eliminating most manual testing across dozens of federal and state engagements.
- Supervised 10+ junior auditors and examiners across consulting and internal audit engagements, with work paper review and procedure development.
- Led 5+ risk-based IT audits at Horizon Blue Cross Blue Shield, covering claims, enrollment, and commission systems; served as SSAE 16 coordinator.

PROFESSIONAL EXPERIENCE

Risk & Regulatory Consulting LLC, Marlboro, NJ

Aug 2012 – Present

Audit Data Analytics Manager, Regulatory Insurance Consulting Practice

Technology Stack Management, Data Pipeline Engineering & Quality Assurance

- Architected and managed the complete technology stack for state regulatory data call projects — data ingestion, relational database design (SQL Server, DuckDB), automated validation (SQL, C#, Python, Polars), transformation (dbt), reporting (Tableau, Power BI, Power Query) — with reusable pipeline components that automate the full data call lifecycle, from raw data intake through validated, secure delivery to state regulators.
- Engineered automated validation and reconciliation routines that verify data quality, completeness, and compliance with state-specific regulatory schemas, reducing manual review effort and catching errors before delivery.
- Designed end-to-end business and technical processes — relational database design, validation rules, reporting workflows — and quality control procedures, adopted as the standard methodology for all regulator deliverables.

Regulatory Analytics & Audit Reporting

- Produced complex analytical reports supporting federal medical loss ratio (MLR) audits and numerous state data calls, using SQL Server, MySQL, C# .NET, Excel, and SAS.
- Automated data mining, statistical sampling, and compliance testing of healthcare claims against financial and market conduct insurance regulations using ACL and SAS, reducing manual testing time.

IT Audit & Audit Leadership

- Performed information systems audits of client insurance organizations.
- Planned risk-based audits, developed audit procedures, reviewed work papers, and supervised junior auditors across numerous engagements. Developed standardized audit analytics procedures adopted as the firm's methodology for data-driven audit testing.

Horizon Blue Cross Blue Shield of New Jersey, Newark, NJ

Jan 2011 – Aug 2012

Lead Systems Auditor, Internal Audit

- Led numerous risk-based internal audits covering information systems (claims, enrollment, commissions), business processes (benefit coding, front-end operations), and related controls.
- Contributed to the annual IT audit plan and served as SSAE 16 coordinator for third-party control assessments.
- Supervised junior auditors on audit engagements and reviewed audit work papers.

RSM McGladrey Inc., Virtual

Sep 2006 – Dec 2010

Supervisor, Regulatory Insurance Consulting Practice

IT Audit & Data Analytics

- Performed data mining, statistical sampling and automated testing of healthcare claims for compliance with financial and market conduct insurance regulations.
- Performed information systems audits of health and property/casualty insurance companies.

Software Development

- Developed and supported SQL Server-based field exam database systems.
- Delivered client presentations and training on ACL, data mining, and regulatory reporting.

St. Paul Travelers, Hartford, CT

Aug 2000 – Sep 2006

Quantitative Specialist, Risk Control; Information Systems Specialist / Senior, Finance & Corporate Systems

- Led BI and financial reporting for Risk Control — chargeback, recovery, and productivity metrics — using Cognos BI and SQL Server; built productivity dashboards for management and underwriting.
- Led a 4-person team delivering SQL Server data quality, ETL improvements, and enterprise change control; represented the department on the enterprise systems architecture committee.
- Supervised a 3-person project team on multiple enterprise-level software projects.

CERTIFICATIONS

- Certified Information Systems Auditor (CISA), ISACA — 2011
- Certified Internal Auditor (CIA), IIA — 2013
- Market Conduct Manager (MCM), IRES — 2020

EDUCATION

Master of Business Administration — University of Connecticut School of Business

December 2005

Bachelor of Arts in English — Brandeis University

May 2000

TECHNICAL SKILLS

Databases & SQL	Microsoft SQL Server, T-SQL, DuckDB, PostresSQL
Cloud & Data Engineering	Azure, dbt, Docker, Git
Programming	Python, C#, PowerShell, Rust, Swift, JavaScript
Data Analytics & BI	Tableau, Microsoft Power BI