IDMA 2012 Annual Meeting & Seminar
“The Insurance Data Revolution – Are You up to the Challenge?”

April 2–3, 2012 ■ Doubletree Hotel Philadelphia ■ Philadelphia, PA

Program
## Program-at-a-Glance

### Monday, April 2\(^{nd}\), 2012

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<tbody>
<tr>
<td>8:00 – 5:00</td>
<td>Registration (coffee and tea stations will be available for early morning registrations 8:00-9:30am)</td>
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| 9:00 – 10:30  | Data Management Roundtable  
Peter Marotta, Verisk Analytics, Inc.                                        |
| 10:30 – 10:45 | Exhibitors’ 99-Seconds of Fame!  
Exhibitors’ Representatives                                                   |
| 10:45 – 11:15 | Refreshment Break (Exhibit Hall)                                                                                                 |
| 11:15 – 12:15 | IDMA Recognition Awards and Keynote Address: Creating a Data Management Infrastructure  
Michael Atkins, Enterprise Data Management (EDM) Council, Inc.               |
| 12:15 – 1:15  | Lunch (provided)                                                                                                                 |
| 1:15 – 2:15   | **Track 1: General Business**  
Cultural Issues in Data Governance: Why is This So Hard?  
Anne Marie Smith, Alabama Yankee Systems, LLC                                |
|               | **Track 2: Analytics & Competitive Intelligence**  
Analytics – Dispelling the Confusion: Business Intelligence, Analytics, Self-Service BI, Predictive Modeling….What Does It Look Like and How Do We Get There?  
Tami Frankenfield, Deloitte                                                  |
|               | **Track 3: Data & Data Management**  
The Semantics Revolution and Its Implications for the Insurance Industry  
Malcolm Chisholm, AskGet.com, Inc.                                          |
| 2:15 – 2:30   | Transition Break                                                                                                                |
| 2:30 – 3:30   | **Track 1: General Business**  
Data Translation – Cut Your Risk  
Bryan Bedford, York Fire & Casualty Ins.;  
Paul Reed, inter8, Inc.                                                     |
|               | **Track 2: Analytics & Competitive Intelligence**  
Creating Your Competitive Secret Sauce with Telematics Data  
Georges H. Prouty, Teradata                                                  |
|               | **Track 3: Data & Data Management**  
Managing Enterprise Data: A Standard Perspective  
Cliff Chaney, ACORD                                                         |
| 3:30 – 4:00   | Refreshment Break (Exhibit Hall)                                                                                                 |
| 4:00 – 5:00   | **Track 1: General Business**  
Business Intelligence: Teach a Man to Fish  
Rob Fosnaugh, Brotherhood Mutual Ins.                                        |
|               | **Track 2: Analytics & Competitive Intelligence**  
New Underwriting/Pricing Variable for the Automotive Insurance Industry  
Christopher Whipple, Red Mountain Technologies                              |
|               | **Track 3: Data & Data Management**  
Panel: How Do You Implement a Big Data Solution – Carefully!  
Michael Goodside, Verisk Analytics, Inc.;  
Jason Smith, Verisk Analytics, Inc.;  
Jane Zawistowski, Verisk Analytics, Inc.                                    |
| 5:10 – 5:40   | Angry Birds to Peak Performance: iPad Business Essentials  
Allen Gavilan, Farragut Systems                                              |
| 6:15 – 7:15   | Reception and Prize Drawings (Exhibit Hall)                                                                                       |
| 7:15 – TBD    | Annual Meeting Dinner and Entertainment                                                                                           |

### Tuesday, April 3\(^{rd}\), 2012

<table>
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<th>Time</th>
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<tr>
<td>7:30 – 8:30</td>
<td>Continental Breakfast</td>
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| 8:30 – 9:30   | Panel: Federal Matters as They Relate to State Insurance Regulations  
Steve Broadie, Property Casualty Insurers Association of America (PCIAA)  
Mary Jane Cleary, National Council on Compensation Insurance (NCCI)  
Mark Sagat, National Association of Insurance Commissioners (NAIC)       |
| 9:30 – 10:00  | Refreshment Break                                                                                                                |
| 10:00 – 11:00 | When Right and Wrongs are Not Enough – Ethical Decision Making  
Donna J. Popow, Esq., Ethics Council, The Institutes                          |
| 11:00 – 11:15 | Transition Break                                                                                                                 |
| 11:15 – 12:15 | Lightning Rounds!  
Multiple Speakers                                                              |
Monday, April 2\textsuperscript{nd}, 2012

8:00am – 9:00am
**Early Registration** (Coffee and Tea stations will be available)
*(Note: Registration table will be open until 5pm)*

9:00am – 10:30am
**Data Management Roundtable**
All registrants are invited to attend this Data Management Roundtable. The IDMA Roundtable format invites commentary and discussion. For those unfamiliar with the IDMA Roundtable process, discussions are quite informal and are geared towards audience interest and participation. Please suggest topics of interest to you when you submit your registration. Please note that topics of discussion are very fluid and can change during the Roundtable, provided they involve data management, are in keeping with IDMA guidelines, and are of interest to participants.

*Please suggest topics of interest to you when you submit your registration.*

\textit{Peter A. Marotta, Enterprise Data Administrator, Verisk Analytics, Inc.}

10:30am – 10:45am
**Exhibitors’ 99-Seconds of Fame!**
Our innovative and funny exhibitors will entice you to come visit their booths by crafting a creative marketing message to pique your interest. The exhibitors will employ a host of creative techniques to make their 99 seconds of fame stand out among the crowd.

10:45am – 11:15am
**Refreshment Break (Exhibit Hall)**

11:15am – 12:15pm
**IDMA Recognition Awards and Keynote Address “Creating a Data Management Infrastructure”:**
This session will begin with IDMA recognizing a few individuals who have made and continue to make significant contributions to the development of the insurance data management profession and who have shown exemplary leadership in promoting IDMA and its mission to the industry. Awards will be handed out to those individuals.

After, our keynote speaker, Michael Atkins, will give you his perspective on the current state of play for data management; examine the data pros, cons and politics of financial regulatory reform; give the status of activity on the standards-based infrastructure needed to support operational requirements; and define the fourteen issues that financial institutions need to be addressing now to prepare for the regulatory and business mandates on the immediate horizon.

*Keynote Speaker: Michael Atkins, Managing Director, Enterprise Data Management (EDM) Council, Inc.*

12:15pm – 1:15pm
**Lunch (provided)**
Monday, April 2nd, 2012 (continued)

1:15pm – 2:15pm: Breakout Sessions #1

**Track 1: General Business**

**Cultural Issues in Data Governance: Why is This So Hard?**

Good governance of data and information technology are essential to all companies in the 21st century for many reasons. However, doing governance "right" is not an easy task, and the main reason cited by several surveys of CIO and other IT management is the dreaded word "Culture" Culture affects all members of any organization, and these effects are felt in every aspect of life in that organization. One cannot build a data governance program without support and participation from both business and IT, two sub-organizations with differing cultures. This presentation will outline the key points in defining and altering an organization's culture, the main ways to incorporate a governance perspective into an established culture, and some cases to illustrate the learning objectives.

*Anne Marie Smith, Ph.D., Founder, Alabama Yankee Systems, LLC*

**Track 2: Analytics & Competitive Intelligence**

**Analytics – Dispelling the Confusion: Business Intelligence, Analytics, Self-Service BI, Predictive Modeling….What Does It Look Like and How Do We Get There?**

In the world of Information Management, we are inundated with buzz words, some of them familiar and some not so clear. What is this realm of “Business Analytics?” How does it differ from Business Intelligence, Advanced Analytics, Predictive Analytics, or Self-Service BI? Better yet, what does this all mean in the world of insurance?

Join our presenter in this session that dispels the confusion of Business Analytics as she walks you through real-life insurance scenarios that break down data needs and capabilities into the basic building blocks of decision support:

- Hindsight – Tell me what happened through reporting
- Insight – Tell me what happened and why through business intelligence
- Foresight – Tell me what might happen through predictive analytics

Included in this informative session will be demonstrations, yes, real project deliverables from three different insurance carriers, as well as a roadmap for delivering on the people, process and technology capabilities required to incrementally build out your data foundation and analytics capabilities.

*Tami Frankenfield, Director-Information Management, Insurance Sector Leader, Deloitte*

**Track 3: Data & Data Management**

**The Semantics Revolution and Its Implications for the Insurance Industry**

"Semantics" is becoming more and more important in data management. However, it is often not clear what it is, and how it can affect the insurance industry. This presentation provides an overview of what semantics is, with particular reference to definitions, taxonomy, conceptual models, and ontology. Semantic technology is also reviewed. The presentation shows that semantics builds on and extends the traditional metadata management which has for long been an integral part of data management. There is strong relevance of semantics to the insurance industry, and examples are provided of how the components of semantics have practical consequence for insurance. Additionally, semantic management is both expected and demanded by regulators, particularly in Solvency II. This driver is examined in terms of its requirements and implications for insurance data management.

Attendees will learn:

- What semantics is, and what its constituents are
- How data management relates to semantic management, from a traditional perspective, and in terms of current requirements
- Detailed aspects and examples of how constituents of semantics apply in the insurance industry
- Demands for semantic management by insurance regulators and potential responses by data management

*Malcolm Chisholm, President, AskGet.com, Inc.*

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2:15pm – 2:30pm

Transition Break
Monday, April 2\textsuperscript{nd}, 2012 (continued)

2:30pm – 3:30pm: Breakout Sessions #2

**Track 1: General Business**

Data Translation – Cut Your Risk

In an era where more carriers than ever are upgrading their legacy policy administration systems, there is a need for a low-risk method of migrating policy, billing and claims data between policy administration systems. A migration that is auditable, reconcilable, tested and proven is critical to all carriers.

This session will:

- Show how one insurance carrier addressed their data conversion challenges with a 100% accurate and measurable solution as they migrated from a legacy application to a new, modern policy administration solution in a constantly changing environment.
- Provide carriers facing data migration challenges with real-world lessons on how to effectively deal with this problem in a cost-effective, accurate, auditable manner, such that risk is managed and effectively addressed.
- Review methodologies to handle “extract-transform-load” for large, complex databases where change is the only constant, and see which method best suited this P&C carrier.

*Bryan Bedford, Technology Analyst, York Fire & Casualty Insurance*  
*Paul Reed, Co-Founder, iter8, Inc.*

**Track 2: Analytics & Competitive Intelligence**

Creating Your Competitive Secret Sauce with Telematics Data

User-based insurance programs using telematics data from connected vehicles to rate and price policies is a ground-shaking change for the insurance industry. While carriers have mainly focused to date on how to operationalize user-based insurance programs, as well as how to price policies based on telematics data, there is a shift in focus starting to take place on the larger analytic value telematics data can provide carriers from a number of different perspectives.

This presentation will discuss how carriers can leverage integrated telematics and non-telematics data to create competitive advantage (the secret sauce) that goes well beyond the inherent value in the operation of a user-based insurance program. The presentation will also discuss how carriers can efficiently and economically leverage the BIG multi-structured telematics data which includes decisions about data latency, data collection frequency, integration and storage, whether to use geospatial data points, how to experiment with integrated telematics production data, data access and much more.

*Georges H. Prouty, Senior Industry Consultant-Insurance, Teradata*

**Track 3: Data & Data Management**

Managing Enterprise Data: A Standards Perspective

The Association for Cooperative Operations Research and Development (ACORD) has always played an important role in the insurance industry providing standardized forms and data exchange formats to the industry across all lines of business. In recent years ACORD has made a significant investment in producing a common Information and Data Model linking all data found in ACORD Standards and Forms with the collaboration of our extensive membership and industry contributions. Come find out how Standards organization’s unique perspective on how data is managed will change the insurance industry.

*Cliff Chaney, Senior Architect, ACORD*

3:30pm – 4:00pm

Refreshment Break (Exhibit Hall)
Monday, April 2nd, 2012 (continued)

4:00pm – 5:00pm: Breakout Sessions #3

**Track 1: General Business**

**Business Intelligence: Teach a Man to Fish**

“Give a man a fish; you have feed him for today. Teach a man to fish; and you have feed him for a lifetime” — Author Unknown

Business Intelligence is a phrase used to describe many aspects of reporting technologies used within an organization. Dashboards, scorecards, electronic reports, paper reports, email alerts, and so on are being volleyed at business users each day, but is it effective? This session will explore building a culture of business intelligence into your organization that takes an IT driven reporting mindset and explodes it to one of actionable information through user created solutions. This presentation will walk the audience through the life of business intelligence at Brotherhood Mutual, beginning with infancy, first steps, and onto full corporate ownership of data and reporting. Lessons learned, best practices, successes and failures will be explored as well as glimpses into the pain of other organizations who have met unfortunate internal roadblocks on their way to data enlightenment. The presentation will provide ideas and resources to bring about a unified culture of business intelligence... not through tools, but through data.

*Rob Fosnaugh, Manager-Business Intelligence, Brotherhood Mutual Insurance*

**Track 2: Analytics & Competitive Intelligence**

**New Underwriting/Pricing Variable for the Automotive Insurance Industry**

Most of the cars sold each year are used vehicles and not all used vehicles are the same. Some percentage of used vehicles have had an accident, been totaled, flooded or some other occurrence which has made them less safe to insure than vehicles without such defects, data is available on 99.9% of all vehicles and the report is run instantly based on VIN. Companies have the choice of using this vehicle background check variable at the time of quote or at the time of binding. Additionally companies can underwrite the business away or price it according to its higher loss ratio characteristics. Sometimes both options are used for example when there is one bad vehicle on an otherwise good risk.

This session will give you an overview of:

- How the used car market dominates the vehicles purchased each year
- How back used vehicles can impact an insurance company’s bottom line
- How the insurance market is moving toward this new rating variable
- How companies without this new rating variable will be impacted

*Christopher Whipple, Senior Marketing Manager, Red Mountain Technologies*

**Track 3: Data & Data Management**

**Panel: How Do You Implement a Big Data Solution – Carefully!**

ISO, a subsidiary of Verisk Analytics, Inc., is in the midst of a project to move all statistical data from various platforms to a single massively parallel database framework. ISO is using an AGILE methodology to accomplish the move. This panel presentation will include four parts:

- Define ISO's current database structure and describe the problems that ISO is currently facing
- Describe ISO search for a solution, which included business analysts' research into free-ware, a proof of concept test of two different software solutions, our attempt to "do-it-alone", and finally a recognition that we needed technical support
- Show how to turn a database solution into an Analytics Environment and making it a corporate resource
- Share implementation challenges

*Michael Goodside, Director-Strategic Technology, Verisk Analytics, Inc.*

*Jason Smith, Business Associate Senior-Commercial Lines Information & Analytics, Verisk Analytics, Inc.*

*Jane Zawistowski, Manager-Commercial Lines Information & Analytics, Verisk Analytics, Inc.*

5:00pm – 5:10pm

**Transition Break**
5:10pm – 5:40pm

Angry Birds to Peak Performance: iPad Business Essentials

Do you have an iPad? If the answer is no, then you should consider getting one because other than it being a cool gadget, it can also be very helpful in helping you manage your work load. If the answer is yes, then in addition of being one of the lucky ones!, have you fully leveraged your iPad to increase your business productivity and performance? Are you curious as to why more and more people are utilizing the iPad in the work place?

Come attend this fun, interactive session, and learn how to better leverage the hottest technology tool in years, the iPad. During this session, you will learn how to help your data management activities by:

- Managing our mission critical files
- Creating and editing special Word, Excel and PowerPoint docs
- Replacing your notepads and binders using just the iPad and stylus
- Collecting data using enterprise applications

Our presenter will be projecting directly from his iPad, so we strongly encourage you to bring your iPad and any questions you may have.

Note: An iPad2 will be raffled at the end of this session and you must be present to win!

Allen Gavilan, Vice President, Farragut Systems

6:15pm – 7:15pm

Reception and Prize Drawings (Exhibit Hall)

7:15pm – To Be Determined

Annual Meeting Dinner and Entertainment

- New IDMA Graduates (AIDMs and CIDMs) will be recognized during the business portion of the annual meeting.
- For the entertainment portion of the meeting, we plan on showing live on the BIG screen the 2012 NCCA Men’s Basketball Championship game. A cash bar will be available and we will raffle a few prizes throughout the game!
7:30am – 8:30am
Continental Breakfast (Exhibit Hall)

8:30am – 9:30am
Panel: Federal Matters as They Relate to State Insurance Regulation
This session will discuss the establishment of the new Federal Insurance Office (FIO) and its impact on the insurance industry and insurance data management.

Our panelist will cover a variety of topics, including but not limited to the following:
- The Federal Insurance Office (FIO) including the Director, the required Congressional study, and the Federal Insurance Advisory Council
- The Federal Stability Oversight Council (FSOC), including the three insurance members
- House oversight hearings of federal and state insurance regulatory issues
- Possible reporting by NCCI and other insurance Advisory Organizations
- The Healthcare Reform Act and the possible inclusion of health claims from certain property/casualty insurances
- The Medicare Secondary Payer (MSP) Act and possible changes

Steve Broadie, Vice President for Financial Policy, Property Casualty Insurers Association of America (PCIAA)
Mary Jane Cleary, Washington Affairs Executive & Counsel, National Council on Compensation Insurance (NCCI)
Mark Sagat, Government Relations Counsel, National Association of Insurance Commissioners (NAIC)

9:30am – 10:00am
Refreshment Break (Exhibit Hall)

10:00am – 11:00am
When Right and Wrong are Not Enough – Ethical Decision Making
The headlines are filled with stories of what can happen when ethical lapses occur. When your ethics are tested, what will you do? Will you pass the test? Will you get it right? Ethics and professionalism are key elements of preserving public trust and credibility. Ethical behavior is essential in keeping promises specified in insurance policies and in maintaining the credibility of insurers. Ethical dilemmas involve choices in courses of action, which can be difficult; therefore, insurance professionals use frameworks for resolving ethical dilemmas. Ethical and professional standards, such as a code of ethics and quality practices, can help insurance professionals conduct themselves competently and ethically to ensure that consumers receive the benefits of insurance that they expect. By attending this fun, interactive program, participants will gain insight into ethical behavior and will learn about successful methods for resolving ethical dilemmas that insurance professionals face in the workplace.

Donna J. Popow, Esq., Senior Director of Knowledge Resources, Ethics Council, The Institutes

11:00am – 11:15am
Transition Break

11:15am – 12:15pm (Final Session)
Lightning Rounds!
We hope to repeat the success we had at our 2010 and 2011 Annual Seminars with the inclusion of the Lightning Round session. In a Lightning Round, each presenter has 20 slides—no more, no less. Each slide will be displayed for exactly 20 seconds. Slides are advanced automatically so that the speaker cannot linger over any slide. The speaker thus has 6 minutes and 40 seconds to make his or her case. The idea is to blast out a lot of ideas and information in a fun and energetic format, while getting a key point across in a memorable way. Laughter, applause, even light heckling is encouraged.

Note: A valuable prize will be raffled at the end of this session and you must be present to win!

We aim to have a diverse mix of Lightning Round presenters including insurers and producers, service organizations, vendors, and industry experts.