

# 2004

# ACORD LOMA INSURANCE SYSTEMS FORUM

## Saturday, May 22, 2004

12:00 pm – 5:00 pm

### Registration

### Golf Opportunities

There will be a golf outing on Saturday afternoon. Separate fee applies. Information coming soon.

## Sunday, May 23, 2004

8:00 am – 6:00 pm

### Registration

8:30 am – 11:00 am

### ACORD Standards Training

2:00 pm – 4:00 pm

### Opening Session

### In the Know, Ahead of the Curve – An Interactive Analyst Panel

*Moderated by Gregory Maciag, President and CEO, ACORD, and Denise Garth, Vice President, Membership and Development, ACORD. Featuring Kimberly H. Harris, Research Director, Gartner, Inc.; Matthew Josefowicz, Manager, Insurance Practice, Celent Communications; John Flynn, Senior Vice President, Insurance Information Strategies, META Group, Inc.; and Deborah Smallwood, Practice Leader, Insurance, TowerGroup*

Begin your breakthrough experience with an opportunity to interact with some of the brightest minds in the business. First, the analysts on our panel will round-robin about key industry trends and issues, assessment of technologies, critical strategies, and the future of financial services, then you'll be able to participate through our new interactive handheld technology and share your opinions of our industry with your colleagues.

4:00 pm – 7:00 pm

### Exhibit Hall Open

*Real-Time, Real-Solution Tours*

5:30 pm – 6:30 pm

### Opening Reception in Exhibit Hall

## Monday, May 24, 2004

7:00 am – 7:00 pm

### Registration

7:00 am – 8:30 am

### Networking Continental Breakfast

8:30 am – 9:30 am

### Technostrategies®: Creating and Sustaining Strategic Advantage Daniel Burrus, Forecaster/Futurist, Burrus Research Associates, Inc.

*Sponsored by CSC*

Technology is continually changing the rules of competition, rendering many traditional business strategies and processes obsolete. Identifying and understanding the challenges and opportunities that new technologies create has become a key business imperative. In this empowering presentation, futurist Daniel Burrus will share his powerful strategies for creatively applying technology to drive growth as you develop new products, services and customer experiences that will propel you far ahead of the competition—and help you to stay there.

Daniel Burrus is one of the world's leading technology forecasters and business strategists, and is the author of six books, including the highly acclaimed *Technotrends*, which has been translated into over a dozen languages. The *New York Times* has referred to him as one of America's top three business "gurus".

9:45 am – 10:30 am

### Concurrent Sessions

(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)

(REINSURANCE, P&C)

### Using E-Commerce to Enhance Trading Partner Relationships and Drive Down Costs

*Pat Talbot, Senior Vice President, Business Support, Alea London Ltd.; Tim Riley, CIO, Alea London Ltd.; and Ian Summers, Director, Reinsurance Change Strategy, Aon Ltd.*

When reinsurance trading partners agree to an e-commerce strategy and work together to implement it, the result is faster processing, greater data integrity, and lower costs. Hear how executives from Alea London and Aon are using an e-commerce initiative to gain these advantages and more.

Register today at [www.acordlomaforum.org](http://www.acordlomaforum.org)

(P&amp;C)

## Technology and Operations Benchmarking for Personal Lines P&C

*Jack W. Tyniec, Managing Director, TCi Consulting & Research*

Learn how benchmarking data can differentiate your company and help you use technology strategically, with bottom-line benefits. Using the latest TCi survey data, Tyniec will share benchmarking data on operational effectiveness and efficiency in underwriting, new business, customer service, claims, line of business level metrics, and more for the Personal Lines P&C business. The benchmarking data represents some of the top 10 companies in the industry. Find out how your company compares.

(LIFE, ANNUITY)

## Transforming Annuity Operations

*Carol Macaluso, Vice President and Chief Financial Officer, Annuities Division, The MONY Life Insurance Company*

The MONY Group is in the final stages of successfully re-engineering their annuity backoffice—including implementing a new technology platform, revamping business processes, and converting existing business from three legacy systems. Find out how your company can make a conversion like this work, and discover how you can lower your total cost of ownership model.

(P&amp;C)

## DMV Insurance Industry Proof of Coverage Reporting

*Loren D. McGlade, CPCU, ARM, APA, CIPA, Vice President, AIG - DBG - Business Process Planning; Richard A. May, Second Vice President, Marsh, Inc.; and Donald Coy, Business Analyst, State Farm*

Join a lively discussion of proof of coverage reporting from all angles – commercial lines, agent/broker, personal lines, and the state DMV point of view. McGlade, a representative to the industry for AIG in the Commercial Auto Department of Motor Vehicles reporting process, will moderate and offer the perspective of a major carrier.

(LIFE, ANNUITY)

## Leveraging Technology for Profitability

*Michael Boyle, Vice President and Chief Information Officer, Allstate Financial*

Discover how Allstate Financial is leveraging operations and technology to impact profitability, foster innovative solutions, and facilitate high-level performance. You'll get real world solutions that can help your company effectively manage technology for business success.

(LIFE, ANNUITY)

## Outsourcing for Value Creation

*Paul L. Mistretta, FLMI, Executive Vice President, Insurance Services and Outsourcing, AIG/American General Life Ins. Co. and Robert C. Sage, Vice President, Business Process Outsourcing, AIG/American General Life Ins. Co.*

Most life insurance managers are considering Business Process Outsourcing (BPO), yet almost half of all outsourcing initiatives end in failure. Mistretta

and Sage will examine a less-publicized alternative to vendor-centric outsourcing—creating a captive offshore BPO operation—and review AIG/American General's real-world experiences as it created its own offshore BPO center.

(P&amp;C)

## Sell, Service, Retain!

*Diane L. Smith, Director of Marketing & e-Business, Arlington/Roe & Co., MGA/Wholesale Insurance Brokers and Vicki Papas, AVP Technology Solutions, American Modern Insurance Group*

In today's fast-paced, instant-gratification world, how do companies and wholesalers provide technology to assist retail producers and CSRs in making sales, servicing accounts, and retaining business? Smith and Papas will review the development, distribution, and daily use of automated processes assisting agents today and discuss the future of agency technology.

(LIFE, REINSURANCE)

## Repairing the Life Reinsurance Service Chain

*Christopher A. Murumets, FLMI, AIRC, ARA, Assistant Vice President, Reinsurance Operations, Sun Life Assurance Co. of Canada; Bill Crouch, Senior Vice President, Process Improvement Technologies, Generali USA Life Reassurance Company; and Gary Wilson, Vice President, Operations, Manulife Reinsurance*

Today's reinsurance service chain is fraught with inefficiencies, both on the technology and the business side. Learn from reinsurance professionals what the hard bottom line costs of these inefficiencies are to your organization, and how everyone in the industry must, and can begin to, fix the problem.

(P&amp;C)

## Agents Council for Technology – Report on Initiatives

*Jeff Yates, Executive Director, ACT; Bob Slocum, Slocum Insurance Agency, ACT Chairman; Roy Riley, Chief Operating Officer, Peel & Holland; Angelyn Treutel, CFO, Treutel Insurance Agency; Linda Dodson, Ebusiness Intermediary Strategist, Chubb*

A panel of ACT members will discuss the latest reports and services of the Agents Council for Technology, including the introduction of a new Web site providing agents and brokers a single place to go to get the latest technology information from their carriers. The panel will discuss topics including the real-time revolution, agent-carrier technology agreements, agent/broker recommendations for HIPAA compliance, and agent/carrier recommendations for improved workflows where the carrier has turned off the paper to the agent.

**(TECHNICAL)****Document Repository Standards: Changing the Process Flow of Data and Documents**

*Serge Cayron, Implementation Specialist, ACORD; Teddy Tarlton, Faraday Underwriting Limited; and standards implementers to be announced*

Every organization has or will have a strategy for storing internal electronic documents. Today many have implemented internal document management systems, and some have also invested in repository capability by which they offer business partners access to electronic documents. To satisfy business practitioners' needs, ACORD developed standards that allow these repositories to interoperate. This session will outline the standards and present the implementation pilot ongoing in London, the U.S., and Europe.

**10:45 am – 11:30 am**

**Concurrent Sessions**

**(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)**

**(GENERAL)****Insurance: What is Hot, What is Not**

*Kimberly H. Harris, Research Director, Gartner, Inc.*

The insurance industry is undergoing an evolution. There is more than just hype surrounding outsourcing, wireless devices, and business process management. While they are interesting concepts to evaluate, they may not be a necessity to all insurers. Harris' presentation will evaluate emerging trends and technologies and provide attendees with solid recommendations as to which are primetime.

**(P&C, REINSURANCE)****Lloyd's of London – Transforming the London Market**

*Christopher Rawson, CIO, Lloyd's of London and Michael J. Smith, Claims Process Reforms, Lloyd's Information Technology Group*

Hear how Lloyd's of London provides significant strength to the London subscription market as a franchisor and franchisee, a visible brand, and a supporter of data standards. You'll also learn in detail how and when ACORD standards are being implemented in this vital insurance marketplace, with Lloyd's as a chief proponent.

**(LIFE)****Getting to MIB and B2B with TXLife**

*Pierre Bouchard, CVP – Architecture, New York Life*

Effective business-to-business communication with partners like the Medical Information Bureau (MIB) is more critical than ever. Bouchard will demonstrate how using TXLife can benefit your organization, offering a view of business needs and requirements, the pros and cons of the technical architecture solution, and an overview of potential performance and results.

**(GENERAL)****Breakthrough Technology To Improve Data Quality**

*Jay Lisota, Vice President, Marsh, Inc.*

The more data, the better our decisions, and the better the bottom line – or so companies have generally believed. But at many companies now there is too much data and few standards, resulting in poor communication and big expenses. Using a proven case study, Lisota will show how companies can use technology to improve data quality and reduce data analysis costs.

**(P&C)****Best Practice Secrets to Implementing Electronic Payments**

*Mike McNerney, Project Leader, Zurich North America*

Electronic payments have the potential to reduce costs and simplify the remittance process for both biller and consumer. Hear about an actual implementation of electronic payments, including system integration, management processes, methods to generate consumer adoption, and how electronic payments ultimately affect customer satisfaction and deliver value.

**(LIFE, ANNUITY)****Building a Distribution Infrastructure on Demand**

*Doug Powers, Assistant Vice President, Distribution Systems, Manulife Financial, and Peter Burkard, Project Director, Distribution Systems, Manulife Financial*

When given a business mandate, IT makes it happen. Manulife made a business decision to grow its MGA channel, but its IT infrastructure was insufficient. Now, less than nine months later, it is up to speed. Powers and Burkard will show you how to successfully structure a non-scheduled, non-funded, highly visible, challenging distribution project to ensure success.

**(GENERAL)****Web Services: Redefining the Organization and Eliminating Silos**

*Srinivas Koushik, Vice President and Enterprise Chief Technology Officer, Nationwide Global Holdings*

Web services can play a huge role in facilitating timely information exchanges between insurers and business partners. They reshape service delivery and support the creation of dynamic value chains which can lead to business agility. Koushik will describe how, by using standards and Web services, insurance carriers can repurpose existing systems to eliminate silos and increase interoperability.

**(TECHNICAL)****Interoperability and Overcoming XML Challenges***Speakers To Be Announced*

Although XML is a standard, XML implementations are not. This session will cover a variety of XML topics, including XML namespaces, schemas, choices related to Java and .NET, and Web Services standards. Learn how these horizontal standards address enterprise application integration and enhance trading partner interfaces with existing vertical industry standards.

**(HEALTH)****Why Integrate Disability Management Systems?***Craig Doering, Director of Information Systems, Workability Division, CORE*

Significant increases in medical care costs make disability management more important than ever. A solid technical and cultural infrastructure can make integrated disability management more effective and manageable for even the most complex companies. Discover how two companies partnered to develop an integrated benefit management system to help employers.

**(GENERAL)****The Impact of Standards and Technology on Financial Ratings***Brian C. Schneider, Director, North American Insurance Ratings Group, Fitch Ratings*

Learn about the impact of technology on the ratings of an insurance company's financial strength. When Fitch begins the ratings process on an insurer, the group often talks to the CIO and asks questions that give insight into how standards and technology impact the financial strength of the company. Schneider will provide insight into this ratings process and explain how they evaluate an insurer's technological capabilities.

**11:30 am – 2:30 pm****Networking and Lunch in Exhibit Hall***Real-Time, Real-Solution Tours***2:30 pm – 3:15 pm****Concurrent Sessions****(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)****(GENERAL)****Web Services—A Panel Discussion***Moderated by Matthew Josefowicz, Manager, Insurance Practice, Celent Communications. Panelists include Kevin Schipani, Director of Corporate Standards, Aon, and David Bailey, Lead Architect, State Auto*

Through a dynamic panel discussion, learn the current and potential uses of Web services in the U.S. insurance industry. Josefowicz will give a general overview. The group will then consider a number of topics, including the business value of Web services to insurance; areas where Web services are

and might be used; the likely amount of IT spending related to Web services; and case studies of several Web services implementations in U.S. insurance companies.

**(REINSURANCE, P&C)****Sharing Repositories with Your Trading Partners***Mark Kinsella, CTO, Benfield UK*

Documents are the de facto data of the insurance industry and their control, availability, and integration with business processes is critical. Mark Kinsella will share his company's experiences in implementing data repositories, and explain ways that repositories can be used to share information and automate business-to-business processing.

**(LIFE, ANNUITY)****Voice and e-Signatures: A Practical Guide***Chris Miller, Senior Vice President, Beneficial Life; Michael Maughan, ESign Project Manager, Beneficial Life; and Patrick Hatfield, Attorney, Lord, Bissell & Brook*

In this session, executives from a company that has actually implemented voice and e-signatures will explain and demonstrate how they work in practice. You'll come away with an understanding of the technical risks that must be addressed, and you'll learn ways to implement these new paradigms that overcome perceived cultural and legal barriers.

**(P&C)****Making P&C Straight-Through-Processing a Reality***Edward Leveille, Vice President, Systems and CIO, Providence Washington Insurance Company*

Join this session as Providence Washington Insurance Company presents a blueprint for success modeled on its own experiences in making Straight-Through-Processing a reality. Leveille will share information on the components and products used for its XML database, rating engine, printing engine and business process manager.

**(HEALTH)****Picture This: Reduced Costs***Chet Niemczyk, Senior Vice President of IT and Applications Solutions, UICI*

Discover how UICI improved the productivity and reduced administration costs of its primary business unit, the Self Employed Insurance Division, by automating workflow in key business areas such as new business, underwriting, claims, and customer care. Niemczyk will discuss the plan, process, and prosperity of the company's enterprise image and workflow strategy.

**(LIFE, ANNUITY)****Replace, Consolidate, Convert?***Speaker from Prudential Financial*

Prudential identified a business need to lower overall IT operations expenses. As a result, the company began investigating approaches for their full policy administration environment – Replace? Consolidate? Convert? Hear about their approach to evaluating options, and discover how they factored in CBA/ROI for hard-dollar, fact-based decisions.

**(P&C)****Easing Integration Issues***Richard Maynard, Enterprise Architect, The Hartford*

The Hartford found that employing and embracing standards was an effective means of minimizing integration issues at their company. Maynard will provide real-life examples of how his company, by exposing elements of business functions through standards, integrated into their SEMCI, proprietary agency, and consumer applications.

**(GENERAL)****Transparency of Data: Implications for the Insurance Industry***Carol M. Chapman, FLMI, ACS, AIRC, Financial Reporting Compliance Specialist, American National Insurance Company, and Brian J. Nolan, CPA, CPCU, ARe, Vice President and Corporate Controller, XL America*

Learn about the background, reasons, good business practice, and external drivers for enhanced data transparency in insurance. You will gain an understanding of COSO (The Treadway Commission's Committee of Sponsoring Organizations report), which is a platform for company internal controls used by the Sarbanes-Oxley Act. Speakers will also review Sarbanes-Oxley requirements and activities and discuss the importance of data transparency, standards, integrity, and the business partnership of finance and IT.

**(LIFE, ANNUITY)****Building the Best of the Web***James H. Dorman, Assistant Vice President and Director, Advanced Technology, Western & Southern Financial Group*

Over the last two years, Western & Southern Life implemented a complete redesign of its customer-facing Web site and added several customer self-service features. The improved site, WesternSouthernLife.com, is now rated #23 by DALBAR. Learn how to use standards and other intuitive tools and features to make your Web site among the best in the business.

**(TECHNICAL)****ACORD Messaging Service and SOAP Guide: Overview and Case Studies***Lloyd Chumbley, Assistant Vice President, Standards, ACORD; Serge Cayron, Implementation Specialist, ACORD; and SOAP implementers to be announced*

The "ACORD Messaging Service and SOAP Implementation Guide" defines a complete set of service messages for transporting XML messages and supporting electronic documents over the Internet using Web services standards. This session will outline the specification and present various implementation case studies.

**3:30 pm – 4:15 pm****Concurrent Sessions****(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)****(LIFE, REINSURANCE)****Automated Underwriting: Past, Present, and Future***Jym Barnes, Managing Director, RGA Technology Partners, Inc.*

Learn from this comprehensive overview of successes, challenges, and value propositions for automated underwriting and expert systems. From the initial development of artificial intelligence to today's technologies and beyond, Barnes will discuss environments where automated underwriting makes sense; key implementation issues; system flow, rules, and benefits; and the future of this key technology.

**(P&C)****Integrating New Underwriting Component Technologies***Carol Borowski, SVP, Allmerica Technology Services, and Erin Fenton, Director of Technology, Allmerica*

To improve profitability in its commercial lines, Allmerica implemented an underwriting components solution. This session will guide you through their key project challenges and results, giving insight into business case, teaming approach, architecture and conversion challenges, legacy integration issues, and concerns in balancing new capabilities and staff disruption.

**(P&C)****From Zero to Web Services in Less than 12 Months***Jim Court, Vice President and Chief Information Officer, First American Property & Casualty Insurance Company*

In less than a year, First American went from recognizing a need for Web services, with zero-knowledge of XML, .NET, and Web services technologies, to delivery and full production of a well-received, highly successful Web services project to support their agency force. Find out how they did it – and how you can too.

(P&amp;C)

**Managing Multiple Requirements for Auto Liability Reporting***Speakers To Be Announced*

If you write personal or commercial lines automobile, then you need to hear how to respond cost-effectively to the growing demands by the states for reporting automobile liability and other related coverages. This session will focus on varying state requirements, standard versus proprietary formats, and best practices in managing multiple state requirements for both carriers and MGAs.

(LIFE, ANNUITY, HEALTH)

**Automating Producer Contracting, Insurance Licensing and Appointment***Speaker To Be Announced*

Many financial services firms' new hire, securities registration and insurance licensing processes are still heavily paper-bound and inefficient. Learn about automating the insurance licensing and securities registration business processes in a diverse and multi-entity insurance enterprise—and discover why such a solution is a natural for business process improvement and cost reduction.

(REINSURANCE, P&amp;C)

**Unlocking the Value of a Global Company***Sven Scandella, Vice President, Finance, Swiss Re*

Discover how Swiss Re implemented the ACORD XML standards for the electronic data exchange of back office documents with its brokers on a global basis. In addition to giving insights into their process re-engineering work, Scandella will also share the experiences and impacts made in implementing ACORD standards in the 'daily' life of a reinsurer.

(LIFE, ANNUITY)

**From Weeks to Days: New Business and Underwriting Breakthroughs at MONY***Christopher Owen, VP Strategic Development, The MONY Group*

MONY developed a specific strategy and steps to bring breakthrough process improvements to the Life Group's selection procedure. Learn about how they viewed the roles of people, technology, and workflow to meet the company's ambitious plans.

(LIFE, ANNUITY, HEALTH)

**The Cost and Returns of XML for Life Insurance Standards***Speakers To Be Announced*

The initial cost of implementing standards is not small, but the payback comes over time, as standards facilitate faster integration and different business models. Find out about the total cost of XML for life enablement, ROI on those costs, and business benefits. Speakers will present real cost estimates at a detailed level and will include multiple views of such an implementation.

(GENERAL)

**Implementing Legally Compliant Enforceable Electronic Records – Part I***Jeremiah S. Buckley, Partner, Buckley Kolar LLP, and Margo H.K. Tank, Partner, Buckley Kolar LLP*

How should your company implement electronic records and signatures? What are other companies doing? Is there any industry guidance? Learn about the SPeRS initiative of the Electronic Financial Services Council. It is the product of 18 months of work by major financial services and technology firms and associations. The result is a set of guidelines for creating legally compliant enforceable electronic records.

(LIFE, ANNUITY)

**Business Success and Results with Standards Implementations***Andrew A. Falvey, Manager, Integrated Distribution, ING Americas*

How do you develop a good business case for standard implementations? Learn from A to Z how one insurance company developed a business case for standards, got it approved, and proceeded with a successful implementation. You'll hear about failures and successes, measurable results, and next steps.

4:30 pm – 5:15 pm

Concurrent Sessions

(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)

(P&amp;C)

**Taking Auto/Homeowners Quote and Issue into Real-Time***John Kellington, Senior Vice President and Chief Technology Officer, Ohio Casualty Group*

Ohio Casualty has seen recent successes as the result of its use of a real-time auto/homeowners quote and issuance transaction system. In this session, you'll see how the system works, what the capabilities of straight-through-processing offer carriers who quote and issue personal lines accounts, and how technologies can combine to offer significant benefit to the P&C carrier.

(P&amp;C)

**ACORD XML: Successful Implementation and Lessons Learned***Panel moderated by Kevin Schipani, Director, Corporate Data Standards, Aon. Panelists include David Bolenbaugh, Business Analyst, Aon; Amy Walker, Business Analyst, Safeco; Andy Losasso, E-Business Consultant, Zurich North America*

Come hear end-user organizations that have partnered on an existing ACORD XML integration project discuss successes, challenges, pitfalls, and lessons learned. Compare your expectations with the experiences of a successful multi-organization team. The panel will also cover benefits of key XML management techniques such as Web services, validation, extensions, and transformation.

(GENERAL, REINSURANCE)

## Managing Company Information via the Intranet

*Larry Boyle, Senior Vice President, Chief Information Officer, Odyssey Reinsurance of America*

Learn how a reinsurer is using an intranet to manage company information. The knowledge base allows the carrier to publish content and information on a secure basis by department, organizational role, and location. Boyle will also demonstrate how departments can collaborate, contribute and subscribe to content, and how daily workflow can be personalized and expedited.

(LIFE, REINSURANCE)

## How B2B Saves Money and Time

*Brad Hays, Assistant Director, New Business Systems, Northwestern Mutual, and Bryan Kadlec, Manager Information Systems, Northwestern Mutual*

Learn how using business-to-business relationships saved Northwestern Mutual two of its most important assets—money and time. The presentation will discuss prime areas that the company focused on for cost savings and why. In addition, you'll find out more about the challenges of such B2B projects and how Northwestern Mutual believes such issues can be resolved.

(LIFE, ANNUITY)

## Using BPI to Create a Flexible Architecture

*Rollin Shank, Vice President and Chief Architect, The Phoenix Companies*

Using business process integration (BPI) software, Phoenix created an "Information Gateway" that provides the foundation for a number of straight-through processing initiatives. Discover how these business projects have resulted in a positive change to the company's bottom line of approximately \$60,000 per month.

(HEALTH)

## The Fast Track to ROI

*Mathew Waldau, Manager, Volume Print Department, Oxford Health Plans*

In today's highly competitive environment, every insurance company is under significant pressure to get its products to the customer first. Waldau will share his experiences and show how integrating the latest computer technology with cutting edge digital print tools has provided a flexible working environment that accelerates a rise in volume, reduces overhead and speeds time to market.

(P&C)

## Quick Product Design and Launch with Enterprise Product Management

*Mike Burke, Vice President, Business Systems, Fairfax Information Technology, Inc.*

When Fairfax Financial implemented Enterprise Product Management, they realized a number of benefits, including the ability to design new products and launch them into the marketplace quickly. Find out why companies need this

ability for fast turnaround, the approach Fairfax took to make it happen, and the benefits they realized as a result.

(LIFE, ANNUITY)

## Insurance Streamlined From Start to Finish

*Speaker To Be Announced*

The use of standards through a centralized infrastructure can improve the time-consuming, labor-intensive new business process for distributors. Learn how several insurance companies are leveraging a newly expanded infrastructure to dramatically change the way they process insurance and interact with their trading partners.

(P&C)

## Best Interface Practices at Work

*Jo Ann Litwin, President, Litwin, Castle and Christ, Inc., and Donna Barr, Vice President, Marsh USA, Inc.*

This case study will outline how best interface practices, if used in the correct workflow, benefit the agent, carrier, and consumer. The presentation will track the life cycle of a policy and demonstrate how each standard is used throughout the interface process. You'll also learn about the cost-savings to all parties when standards are implemented.

(LIFE, HEALTH)

## Bringing Providers Together

*Jean Skahan, Manager, E-Business Development, Hooper Holmes: Portamedic and Heritage Lab*

Thanks to the work of the ACORD Underwriting Requirements Group, there is now a timely way to track order status between the scheduling of a paramed or tele-interview and the receipt of a lab report by underwriting. In this session, you'll learn how the Group defined choreography and electronic connectivity to better connect all providers in the requirements chain.

5:30 pm – 6:30 pm

## Marketplace Internationale Reception in Exhibit Hall

Enjoy an opportunity to share ideas and network with your colleagues and exhibitors during this gala international-flavored reception in the exhibit hall.

**Tuesday, May 25, 2004****7:00 am – 5:00 pm****Registration****7:00 am – 8:30 am****Networking Continental Breakfast****8:30 am – 9:30 am****Confidently Meeting an Uncertain Future – A CEO Panel**

*Gregory Maciag, President and CEO, ACORD; Thomas P. Donaldson, FLMI, CLU, President and CEO, LOMA; and CEOs from technologically advanced, influential financial services companies*

Terrorism. Hackers. Viruses. Economic downturns and upticks on a dime. Today's business climate is fraught with uncertainty, and in every area of the organization IT is being asked to do more to effectively cope with these challenges. Hear from influential financial services CEOs as they discuss IT's critical role in the organization and the ways they see business and technology partnering to meet the demands of an uncertain future.

**9:45 am – 10:30 am****Concurrent Sessions****(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)****(P&C, REINSURANCE)****P&C Reinsurance: Breakthrough in Placing Business and Getting Claims Paid**

*John M Cunningham, Senior System Business Officer, AIG and Deborah Worthington, Vice President of Claims Administration, AIG*

The U.S. market is faced with multiple proprietary repositories of non-standard documents, creating hassles, headaches, and expenses for reinsurers. AIG executives will discuss implementation concerns and resulting benefits of a system that standardizes the exchange of such documents for straight-through processing of accounting, claims, and risk placing.

**(LIFE, ANNUITY)****XMLife: Its Use by Trading Partners**

*Tony Hashem, Manager of Information Technology, GE/First Colony Life, and Thomas J. Scales, Executive Vice President, Operations & Technology, BISYS Insurance Services*

Learn how XMLife enables the business processed between GE/First Colony Life and BISYS Insurance Services, their largest brokerage general agency. The two companies have cooperated to automate the pending requirement download process and continue to work on more sophisticated projects. Find out how you can use XMLife to do the same for your organization.

**(LIFE, ANNUITY)****eNew Business at MetLife**

*Vinod Kachroo, Vice President, Individual Business Information Technology, MetLife and Patrick Lyons, Vice President, Individual Business Operations, MetLife*

MetLife revolutionized its new business processing by leveraging Web technology. Learn how the company reorganized its processes, enabled straight-through-processing, and changed information integration for core new business processing. You'll hear how to provide producers with anytime, anywhere access to case status and real-time communication to underwriting.

**(HEALTH, GENERAL)****Building a Performance Management Culture**

*Charles Wayland, Executive Director, Service Operations Administration, Anthem Blue Cross Blue Shield*

A successful performance management culture requires effective integration of five key elements—customer understanding, process design, technology enablers, skilled resources, and management tools. Find out the relationships of these elements, how Anthem is implementing the culture, and specific tools to help sustain a focus on achievement of business objectives.

**(P&C)****Integrating Across Technological Generations**

*Robert Eshelbrenner, Vice President, Information Systems, Hastings Mutual Insurance*

Hastings Mutual retained its legacy policy administration system, but replaced its claims system with a J2EE application that uses XML and Web services—and these systems must work together effectively. Hear about the company's implementation and execution process, and gain an understanding of an approach for integrating across technological generations.

**(LIFE, ANNUITY)****Manage Your Renewals: Anywhere, Anytime**

*Wayne Lloyd, Assistant Vice President, Manulife Financial*

Understand how Manulife Financial's renewal workbook reduced labor through the elimination of manual paper trails and head office data entry of rate changes. Avoid renewal and billing errors to clients, and provide MIS and real-time controls on discretionary fund levels. Find out how this intranet-based solution helps agents manage a growing block of business.

**(P&C)****Binders and Exposures: A Success Story***Speakers to be Announced*

In 2003, the Lloyd's Market Association requested that all renewals for 2004 be placed using ACORD's Binding Authority standards for both US commercial property and homeowners open market and binder business. This session reports on the successful implementation of this widely collaborative effort between insurers, reinsurers, brokers and MGAs and the benefits that have accrued to date.

**(P&C, REINSURANCE)****Modeling Catastrophic Exposures with Standards***Speakers to be Announced*

There is an increasing need for insurance and reinsurance carriers to receive definitive information regarding the exposures they have at risk by location (individual location and catastrophe zone). Hear how standards for exposure reporting will help provide an increased, and more accurate, flow of this information electronically throughout the chain of business partners.

**(LIFE, ANNUITY, HEALTH)****Web Services in Action: Winning Strategies for Data and Business Exchange***Carol Rando, Vice President, Marketing and Distribution, Jefferson-Pilot Financial*

Jefferson-Pilot is transforming its organization to take advantage of Web services, both now and in the future. Hear how the company has streamlined development, supported new products and processes, enabled more data sharing with trading partners, and created a competitive platform to work with their distribution channels.

**10:45 am – 11:30 am****Concurrent Sessions****(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)****(LIFE, ANNUITY)****Straight-Through-Processing: Vision to Reality***Duncan Hannah, Life Officer, Amica Life Insurance Company*

Amica Life was on a mission—implement a straight-through-processing solution that delivers great service and reduces distribution and servicing expenses. They did it! Find out how, and come away with best practices and information about how technology investment and willingness to re-evaluate business practices can result in huge gains in client satisfaction.

**(P&C)****Reducing Agent E&O***Brady Polansky, Agency Operations Director, Westfield Insurance*

Reducing E&O is much more than winning an exhaustive battle in court. It is really about keeping out of the legal system altogether. This session will examine the independent agent's daily workflow, issues they encounter, and how consistency helps minimize agent exposure to errors and omissions litigation.

**(HEALTH, GENERAL)****Beyond Paper and Postage***Linda O'Neal, Director, Receivables and Cash Management, Health Alliance Medical Plans*

According to Gartner Group, a mid-sized company can save over \$108,000 a week with just 2.3 percent of customers adopting electronic invoicing and payment processing. Hear how one company identified opportunities in its existing workflow and decision support, automated these processes without adopting new business models, and derived significant bottom-line impact.

**(P&C)****Striking Data Warehouse Gold through Business Intelligence***Monte Stringer, Executive Vice President, Chief Information Officer, U.S. Risk Insurance Group*

Are you mining your company's data warehouse for all it's worth? If not, let this session tell you how you can, through the adoption of a business intelligence system. You'll hear how one MGA is banking on the benefits of business intelligence and gain an understanding of how your company can use business intelligence to act on opportunities to improve performance and achieve investment return.

**(GENERAL)****Building Executive Consensus for Standards***Francis Chung, Assistant Vice President, Technology Service Group, Lincoln Retirement*

With executives spread thin and dollars tight, getting buy-in for standards is critical to your company's interoperability success. In this session, you'll get coaching on ways to approach the topic of standards with key executives, learn axioms for business, and get a different perspective on the framework for getting organizational standards commitment.

**(P&C)****The 24-Hour-Agent Advantage***Greg Manning, Assistant Vice President, Main Street America Group (National Grange)*

Hear how one carrier delivered 24/7 customer service to a group of agents, with features including client information anytime/anywhere, certificates on demand, disaster recovery capability, greater up-sell opportunities, and more, and learn how to bring these competitive advantages to your organization.

**(P&C, REINSURANCE)****Business NOT as Usual: Reform in the London Market***Marie-Louise Rossi, Chief Executive, International Underwriting Association*

Join the International Underwriting Association's chief executive as she explains the Accounting and Settlement proposals currently being implemented under the LMP Project in the London market. These proposals are designed to show how the market wishes to introduce more efficient accounting and settlement systems and adopt internationally accepted standards.

**(LIFE, ANNUITY, P&C)****Enterprise Incentive Management: A Case Study***James Lazarz, VP of Field Compensation, CUNA Mutual Group*

Renovating the field compensation process from a purely operational focus to a more strategic Enterprise Incentive Management (EIM) approach can reap benefits for both the carrier and the distribution chain. Hear how one insurer found success in implementing a world-class EIM solution to meet the needs of his company's demanding distribution channels.

**(ANNUITY, LIFE)****Annuities: Best Practices for Customer and Agent Support***Sundeep Dronawat, Ph.D., Vice President, E-Commerce and Marketing Communications, Integrity Life Insurance Company*

Customer service is a key driver for success of an annuity operation. Learn how your company can use some of the best practices of other industries to support annuity customer service. Take home ideas about how to use technology to support self-service and add real value to your current service initiatives.

**(LIFE)****Beating Reengineering Inertia***Scott Gillespie, Information Systems Consultant, MetLife*

When MetLife embarked on a large-scale business reengineering project, there were many challenges. Come hear how they surmounted a range of issues, from inertia of old systems, user perceptions, and data conversions, to leveraging other system availability and more. You'll learn how to deliver measurable business improvements on an incremental scale and bring immediate value to the business without losing momentum.

**11:30 am – 2:30 pm****Networking and Lunch in Exhibit Hall***Real-Time, Real-Solution Tours***2:30 am – 3:15 pm****Concurrent Sessions****(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)****(P&C, REINSURANCE)****Reducing Pain, Improving Results for Ceding P&C Reinsurance***Moderated by Donald Light, Senior Analyst, Celent Communications. Panel includes Arthur H. Trevethan, CPCU, ARe, Director, Corporate Risk Management and Reinsurance Recovery Management Services, Nationwide*

Hear a group of P&C insurance panelists describe various ways technology can improve ceding P&C companies' reinsurance programs, from the creation phase through execution. Reinsurance is inherently complicated and detail-oriented—so this view from the trenches will provide valuable perspective to help you execute an effective reinsurance program.

**(P&C)****Independent Agents with a Wireless Edge***Simon Speight, CIO, Combined Group*

Today, wires no longer limit the implementation of Internet technologies, and the mobile telephone network extends the services P&C agents can offer to insureds. See how wireless technology has changed the agent's arsenal of weapons in winning business.

**(LIFE, ANNUITY)****Re-assembling the Policy Assembly Process***Randall L. James, Senior Vice President, CIO, Americo Life*

Through this case study, you'll learn how Americo Life streamlined its policy and correspondence creation and print processes by implementing an automated content processing solution. Because of this reengineering effort, Americo projects first year savings of approximately \$450,000. Hear about their lessons learned and discover how you can do the same.

**(P&C, REINSURANCE)****Data Quality and Underwriters: Standards to the Rescue***Speaker To Be Announced*

Companies in the London market are facing big changes related to exposure reporting, so there is a huge need for increased quality and availability of detailed fixed asset data. Learn how access to improved data quality and better integration will allow practitioners to keep in step with increasing demands from regulatory bodies for accuracy and transparency in exposure reporting.

**(TECHNICAL)****The Insurance Industry and Global Standards***Alan Stitzer, AVP, Marsh USA Inc., and Viktor Ohnjec, Former Co-Chair, OMG Financial Domain Task Force*

Take part in this introduction to how the insurance industry provides input to UN/CEFACT and OMG Standards, and hear about the work of the UN/CEFACT Harmonization Group. This group combines input from various business domain groups worldwide into one unified dictionary, along with a controlled vocabulary to create consistent terminology.

**(P&C)****Standards for Success***Mike Byam, Vice President, IT, The Hartford Insurance Group*

This session will focus on the changing insurance marketplace, current industry trends and challenges, and the way that standards and modern technologies helped The Hartford maximize profits and improve process bottlenecks in its policy processing and underwriting areas. The speakers will discuss rules management, Web services, predictive analytics, and more.

**(LIFE, ANNUITY, GENERAL)****Quantifying the Impact of Optional Federal Charter***Speaker from the American Council of Life Insurers (ACLI)*

Hear about plans to survey insurance companies and quantify the expenses life insurers incur that are directly related to conducting business today. You'll find out what a reasonable forecast would be for those expenses under a federal charter and understand how to determine the financial and competitive impacts for a company that moves from a state to a federal charter.

**(P&C)****Modernization of Legacy Distribution Systems***Brent Stahlheber, Director, Allstate Protection Technology, Allstate Insurance*

This session will discuss Allstate's initiative to develop and transform their legacy agency sales system and sales systems supporting a variety of other channels to a consolidated platform supporting multiple distribution channels in an integrated manner. The project is expected to result in significantly improved operational efficiency, increased flexibility, and better speed to market.

**(P&C)****Next Generation Agency Management Technology***John Hannon, Operations Manager, The Evarts-Tremaine-Flicker Company*

Come see first-hand how Cleveland, Ohio's oldest insurance agency integrated .NET, Web services, and ACORD XML to create a full-fledged business system. Learn how The Evarts-Tremaine-Flicker Company is using the system to improve customer service, increase sales and retention, and grow profits now and into the future.

**(GENERAL)****Financial Reporting and XBRL – Part I***Don Gaskill, Chief Examiner, Kansas Department of Insurance; James H. Dreyer, CFE, CISA, AIE, Managing Director, Insurance Regulatory and Compliance Solutions, PwC Global; and Mike Willis, CPA, Partner, PricewaterhouseCoopers, Founding Chairman XBRL International*

With the advent of XML technology and Sarbanes-Oxley, accounting firms, insurance regulators and industry must understand the flow from the detailed operational and transactional level of data—ACORD standards—to aggregated corporate reporting—XBRL. This session will explain how XBRL will serve insurance clients and consumers with faster and better quality information and why accounting firms, technology vendors, and companies are embracing this technology.

**3:30 pm – 4:15 pm****Concurrent Sessions****(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)****(GENERAL)****Roadmap to Customer Communications ROI***Cynthia Saccocia, Senior Analyst, Insurance, TowerGroup*

Discover the benefits to streamlining the customer communications process, while staying SEC-compliant and marketing savvy. Learn about an end-to-end process to address operating expenses and inefficiencies in marketing product management, content management, messaging, document formatting, customer presentation, compliance, and postal optimization.

**(P&C)****Bridging the Gap between Agents and Technology***Robert Woods, VP of Massachusetts Personal Lines Claims, One Beacon Insurance*

In this case study, learn how one company used systems to optimize its claims process, improve data accuracy and turnaround times, and decrease processing costs. Their experiences will help you learn ways to digitize, automate and manage paper based insurance processes, so you, like them, can improve customer satisfaction and achieve ROI within 12 months.

**(LIFE)****Navigating the Independent Brokerage Environment***Jeff Kraber, Technology Advocate, NAILBA and Alan Musselman, Centrelink Financial Services and NAILBA Technology Committee Chairman*

Independent Brokerage has a complex multi-carrier multi-provider environment that can be difficult to navigate. Experts from NAILBA will outline how their organization can help cut through the chaos, and they'll detail implementation successes that can have a powerful effect on the way you handle your independent brokerage business.

**(P&C)****The Good, The Bad, and The Ugly***Jane Koppenheffer, CIO and Vice President of Information Technology, Penn National Insurance*

When implementing change through a new system, a great challenge is "organizational change bandwidth"—the pace at which the organization can accept and implement change with positive results. In this session, listen to insurance company representatives that recently implemented new systems and learn how they planned for, implemented, and measured the results of change.

**(P&C, REINSURANCE)****Outward Reinsurance Recoveries in London***Cheryl Sheridan, Director, Global Resource Managers, London, and Jonathan Beerman, Vice President, Global Resource Managers, New York*

If you work in the London market, this session is a must-attend. Come hear experts with years of experience in the reinsurance marketplace outline practical hints and tips about claims and reinsurance recoveries in London.

**(LIFE, ANNUITY)****Stepping Outside Tradition***Doug Curtis, Vice President, Business Development, Federated Life Insurance of Canada*

Hear one company's journey to access new distribution sources by rethinking traditional processing methods and adopting a "click to fulfillment" model. Curtis will highlight the company's strategies and business drivers to move online, while outlining the process of choosing a technology partner and reviewing project successes.

**(LIFE, ANNUITY, HEALTH)****Fewer People, Improved Productivity—Thanks to Business Process Management***Theresa Harvey, VP of IT, Bankers Life and Casualty*

Cost pressures have forced companies to rethink how to best use their most important asset—people. Managers are constantly asked to reduce staff yet, at the same time, improve customer service. Find out how a major East Coast

insurer navigated this dichotomy successfully through the implementation of an effective business process management solution (BPM).

**(LIFE, ANNUITY)****The Challenge of ECOM***Francine Hampleman, Senior Director, E-Commerce Development, Desjardins Sécurité Financière*

In 2003, Desjardins purchased a new suite of e-commerce software and migrated all the company's Internet sites to the new suite. Find out how the company successfully managed (with a 75 percent productivity gain) what could have been chaos by developing a new product management methodology, an employee portal, and an overall integrated architecture.

**(TECHNICAL)****Getting Down to Semantics***Mary Lee Miller, Senior Data Administrator, MetLife and Gail Austin, Director, Data Administration, MetLife*

Capturing the business meaning—or semantics—of data is critical, because insurance is data-driven. Most carriers have hundreds of different data schemas with a mixture of legacy and modern data technologies, and IT efficiency concerns demand a semantic integration approach. Hear about the methodologies, platform, and best practices involved in MetLife's efforts to implement an effective semantic information management solution.

**(GENERAL)****Financial Reporting and XBRL – Part II***Don Gaskill, Chief Examiner, Kansas Department of Insurance; James H. Dreyer, CFE, CISA, AIE, Managing Director, Insurance Regulatory and Compliance Solutions, PwC Global; and Mike Willis, CPA, Partner, PricewaterhouseCoopers, Founding Chairman XBRL International*

With the advent of XML technology and Sarbanes-Oxley, accounting firms, insurance regulators and industry must understand the flow from the detailed operational and transactional level of data—ACORD standards—to aggregated corporate reporting—XBRL. This session will explain how XBRL will serve insurance clients and consumers with faster and better quality information and why accounting firms, technology vendors, and companies are embracing this technology.

**4:30 pm – 5:15 pm**  
**Concurrent Sessions**

(TRACK LISTINGS IN CAPS BEFORE SESSION TITLES)

(GENERAL)

### **Unleashing the Value of the Mainframe**

*Jim Lupton, Vice President and Director of Systems Management, American Fidelity*

By integrating back office systems and Web-enabling the information, American Fidelity was able to achieve huge efficiencies and provide customers with improved access to critical information. Learn how the company completed this successful integration project, which allows them to link customer service databases, improve access to new business and billing, and enable jet issue.

(P&C)

### **Leveraging Host Applications through Web Enablement**

*Larry Waters, Manager of Internet Technologies, Vesta Insurance*

Hear a concrete, ROI driven case study illustrating how it is possible to offer a viable and competitive Internet product while leveraging the strength of your "host based" programming staff. You'll discover a compelling strategy for repurposing legacy systems to meet today's challenging business requirements.

(P&C)

### **Timely Rating and Underwriting Updates**

*Sandy Stepp, Manager – Agency Interface, State Auto Insurance Companies*

State Auto Insurance recently implemented an agent tool for automating their new business process. One of the solution's key elements was an XML-based suite to assist in providing timely rating and underwriting updates. Learn how they successfully worked at various levels within the company to accomplish an integrated solution within an existing systems infrastructure.

(LIFE, ANNUITY, HEALTH)

### **XML for Life without Breaking the Bank**

*Erik Simmons, Vice-President, New Business/Management Information Systems, U.S. Financial Life Insurance Company*

Based on its own implementation of an XML for Life Insurance solution, US Financial Life, a wholly owned subsidiary of The MONY Group, will discuss best practices for implementation and how to choose the right solution. Hear first-hand how XML for Life streamlined the commission payment process between the parent and subsidiary company, and how it translated into immediate ROI.

(P&C)

### **Quote and Submission without the Headaches**

*Andy Montano, Personal Lines Marketing Manager, The Hartford*

The Hartford went looking for a cost-efficient, Web-based rating and application submission mechanism. They found a company with everything they needed to design, build, and maintain the capability to rate and submit standard auto, non-standard auto and homeowners business. Hear about what they chose, how they put it in place, and how it's working today.

(TECHNICAL)

### **Why a Service-Oriented Architecture?**

*Jason Bloomberg, Senior Analyst, ZapThink, LLC*

Effective integration is key to meeting today's business requirements. Thrift is the "new normal" in IT, and Web services are one way to achieve economy while increasing business agility. In this session, Bloomberg will explain how and why to create a Service-Oriented Architecture – one that encapsulates existing legacy architecture as Web services, thereby improving security, squeezing more value out of legacy, and finding new uses for old data.

(GENERAL)

### **Lessons Learned from Being First**

*Greg Davenport, Assistant Vice President, Director of Surety Operations, SAFECO Insurance Company of America*

Hear from one of the first implementers of ACORD standards for surety the business benefits of straight through processing. Learn how ACORD helping this dynamic segment of the financial services/insurance industry facilitate interoperability between agents, carriers and those outside of the insurance & surety industry.

(GENERAL)

### **Implementing Legally Compliant Enforceable Electronic Records – Part II**

*Jeremiah S. Buckley, Partner, Buckley Kolar LLP and Margo H.K. Tank, Partner, Buckley Kolar LLP*

How should your company implement electronic records and signatures? What are other companies doing? Is there any industry guidance? Learn about the SPeRS initiative of the Electronic Financial Services Council. It is the product of 18 months of work by major financial services and technology firms and associations. The result is a set of guidelines for creating legally compliant enforceable electronic records.

2004

ACORD  
LOMA INSURANCE  
SYSTEMS  
FORUM

**6:30 pm – 9:30 pm**

## **Closing Party**

*Hosted by Microsoft*

Network and enjoy down time with your colleagues at Las Vegas' own version of Studio 54. Voted "Best Dance Club" for 2000 and 2001 by the *Las Vegas Review Journal*, the club features state-of-the-art sound, video and lighting, live dancers, wall walkers and chart-topping dance music. In celebration of the original Studio 54, the nightclub features a gallery of black and white celebrity photographs taken by paparazzo Felice Quinto at New York City's original Studio 54, which defined '70s pop culture with its eclectic artwork, dramatic fashion and stylish attitude. Transportation will be provided. Conference badge and ID are required

**Register today at [www.acordlomaforum.org](http://www.acordlomaforum.org)**