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Insurance Data Management Association

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# Education Session: An Overview of the Insurance Data Management Profession - Its Evolution and Importance to the Insurance Industry

*May 18, 2009*

**Bob Ridings, FIDM, President, IDMA**

**Peter Marotta, AIDM, FIDM, VP of Emerging Data Management Issues, IDMA**

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# Objectives

## By the end of this session you will be familiar with:

- The definition and the importance/value of Data Management as a discipline
- The roles and responsibilities of the Data Manager within the organization
- The close relationship between data management and data standards
- The purpose and role of the Insurance Data Management Association (IDMA) in promoting the Insurance Data Management profession
- Future Data Management issues/challenges

# The Definition of Data Management

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# The Importance of Data

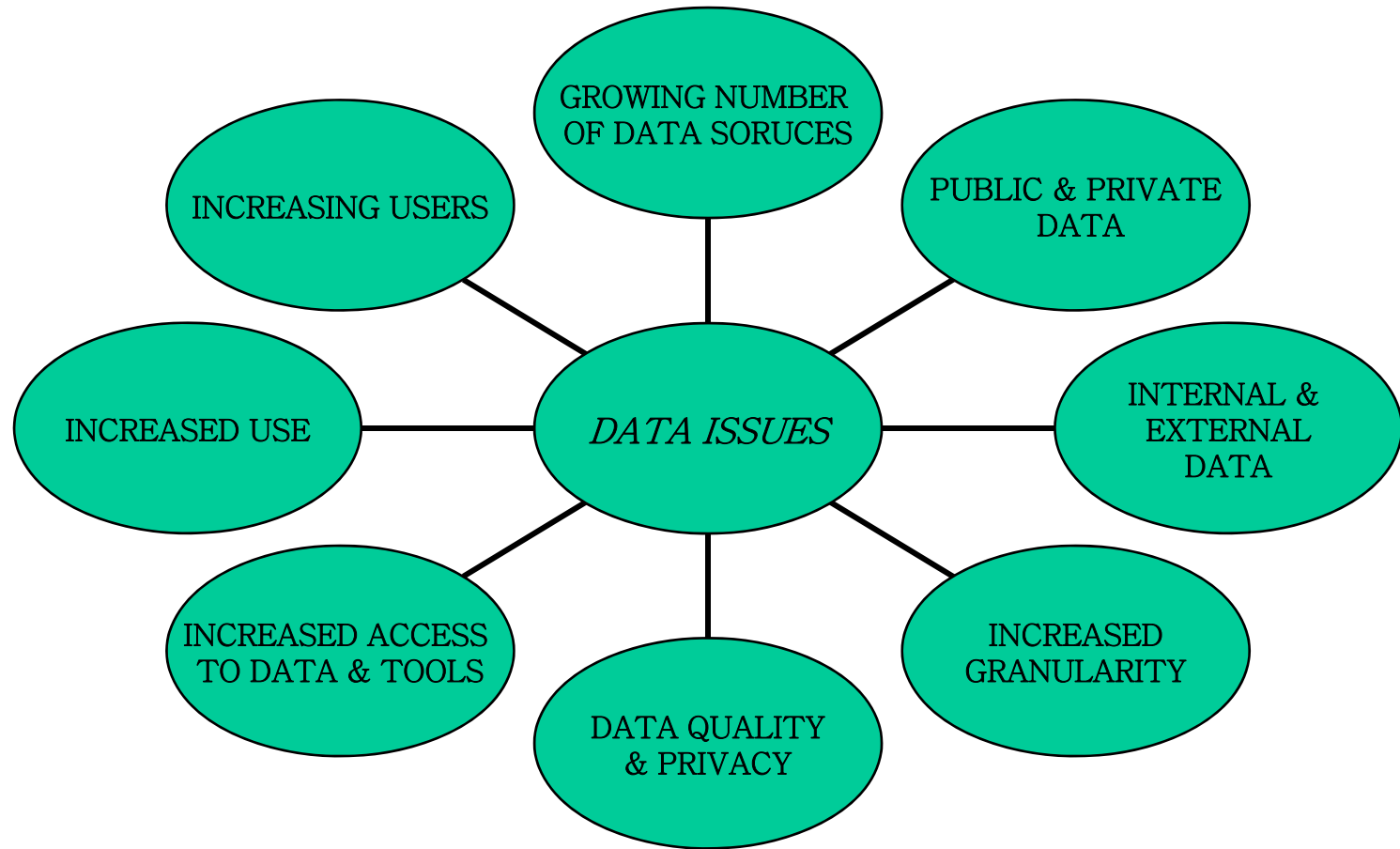
- Data is a major corporate resource/asset
- Business managers need good quality data to conduct their business and make smart business decisions
- Data is also used by external entities – regulators, rating agencies, advisory organizations, etc. – to monitor and evaluate industry performance

# Data Issues

“(Insurance professionals) ... need solutions that will help them gain insight into risk, cause of loss, and resulting claims. They need to model ways to predict such eventualities ... Success in these pursuits will increase profitability and much depends on the quality of the data. So, ... why isn’t everyone who is dedicated to growing profits equally concerned about data?”

*Sharon Schwartzman, Editor-in-Chief, Techdecisions, “Culture Shock?” an editorial in the August 2007 edition of Techdecisions*

# Data Issues



# Data Management Definition

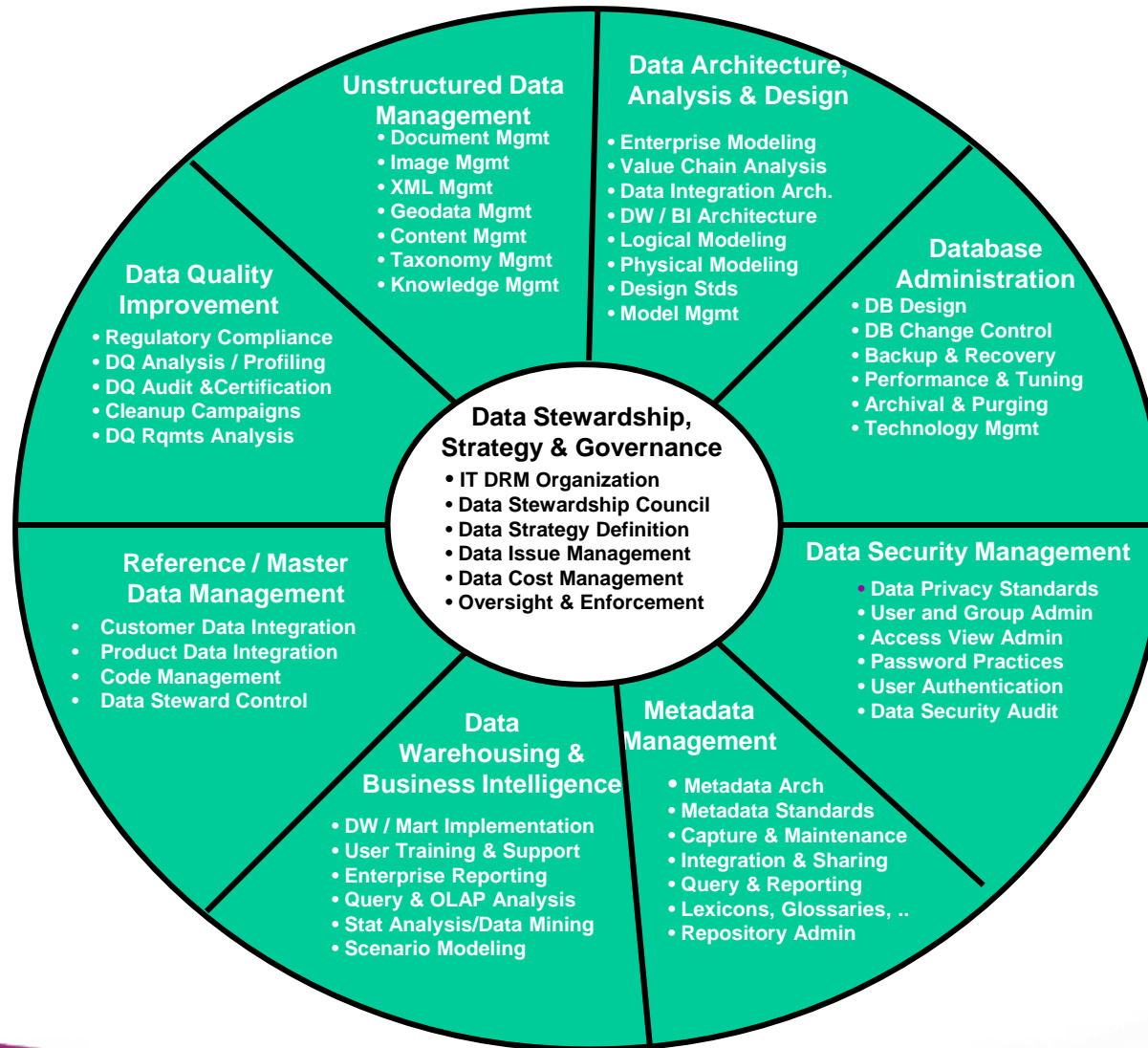
**Data Management is the unifying discipline that addressed the overall planning and coordination of data resources.**

# Data Management is a profession that has grown to include many areas:

- Data Governance
- Data Stewardship
- Data Administration
- Data Warehousing
- Meta Data Management
- Data Analysis
- Data Modeling
- Business Intelligence
- Project Management

# Data Management Functions

(source DAMA International)



# Importance of Data Management

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# Why Does My Company Need Data Management?

➤ **The true cost of poor data quality is enormous.** As bad information moves through a process, the cost of correcting the bad information increases.

***“The Data Warehousing Institute (TDWI) estimates that data quality problems cost U.S. businesses more than \$600 billion a year.”*** --- TDWI, 2002

***“Investors are becoming increasingly sensitive to data problems as a sign of deep malaise at the core of any organization.”*** --- Global Data Management Survey 2007, PricewaterhouseCoopers



# Why Does My Company Need Data Management? (Cont'd)

- Companies that view and manage their data as a strategic resource and invest in its quality are already pulling ahead in terms of reputation and profitability from those that fail to do so.

*“The bottom line is that data is a critical asset in the information economy and the quality of a company’s data is a good predictor of its future success.” TDWI, 2002*



# Why Does My Company Need Data Management? (Cont'd)

- **Well-managed data aid good corporate governance** by providing senior management with a comprehensive and cohesive view of an organization's activity.



# Data Management Value Proposition — Overall Process

- Reduces the cost of collecting, storing, and dispersing data
- Participates in the creation of an enterprise data vision
- Monitors data quality
- Provides an additional enterprise communication channel for new products, services, programs, and technologies

# Data Management Value Proposition — Overall Process Cont'd)

- Provides expertise in process improvement
- Provides project management expertise.
- Helps to develop and maintain IT systems to support many of the data functions.
- Works with users to provide data specifications to IT.
- Acts as an intermediary between business areas and IT on matters of data content.

# Data Management Value Proposition — Value to Senior Management

- Improves product development, revenue generation, and profitability
- Efficiency
- Strategic planning
- Compliance



# Data Management Value Proposition — Value to IT

- Promotes speed-to-market for new products
- Reduces costs of data storage
- Reduces system complexities
- Decreases system variations
- Promotes interoperability of data and databases



# Data Management Value Proposition — Value to Underwriters

- Ensures accurate booking of premium and loss transactions IE: Risk experience/ profitability
- Monitor policy issuance and servicing controls



# Data Management Value Proposition — Value to Finance

- Establishes requirements and controls that can ensure accurate reporting



# Data Management Value Proposition — Value to Claims

- Identify potential fraud situations
- Cost containment



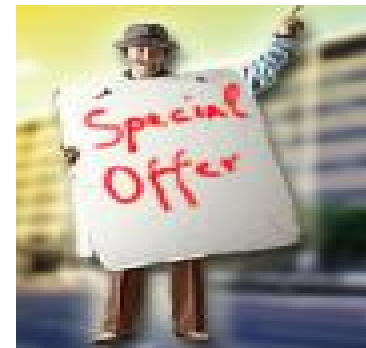
# Data Management Value Proposition — Value to Compliance/Government Relations

- Professional credibility
- Reduces cost of collecting and dispersing data
- Acts as intermediary between compliance/government relations and external users



# Data Management Value Proposition — Value to Marketing

- Integrates multiple data sources to help focus on target customers
- Analyze new markets and identify new products
- Improves customer service



# Data Management Value Proposition — Value to Actuaries

- More confidence in, and a better understanding of, data → therefore better decisions can result
- Improves data validity, accuracy, reasonability, completeness, timeliness



# Importance of Data Management

## Conclusion

- Data is an important resource that must be carefully and smartly managed if an organization is looking for a competitive advantage
- As the technology of collecting, storing, and disseminating data has advanced and the demand has accelerated, the importance of data management cannot be underestimated
- A comprehensive data management program seeks to align data across the organization, simplifying process, sharing or re-using the same data and simplifying the technology architecture needed to support the business. DM can have as great an impact on the success or failure of the organization.
- Whether you are an IT, underwriting, or a claims professional, or work in almost any of the other key functions, knowledge of data management can help you do your job better and can help you prepare, understand and protect the raw material—the data—you are working with.

# The Data Manager

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# What is a Data Manager?

An individual within the organization who manages the overall process ensuring that the data of the enterprise will satisfy the information needs of internal and external users by overseeing:

- Data acquisition and quality assurance
- Data storage
- Data dispersement



This individual provides business leaders with the information they need to accomplish the goals and objectives of the organization.

# What Types of Organizations Have Data Managers?

- Insurance
- Banking
- Retail
- Service
- Manufacturing

or any company that creates or uses data

# Where in the Insurance Organization Can You Find the Data Manager?

- Information Technology
- Operations
- Statistical and Regulatory Reporting
- Compliance/Government Relations
- Underwriting
- Claims
- Actuarial
- Finance

# What Skills/Qualities Does a Data Manager Need to Have?

- Commitment to quality and to the strategic goals of the organization
- Understanding of the business and its data requirements
- Understanding of end-to-end business processes and information flow within the organization
- Knowledge of external reporting requirements
- Information Stewardship
- Data Security
- Project Management



# What Does a Data Manager Do?

- Data Acquisition and Data Quality
- Enterprise Data Needs
- Data Dispersement



# Data Acquisition and Data Quality

- Assist data users in defining data requirements for new and existing products
- Implement and maintain data integrity through data standards and data quality programs
- Maintain internal coding instructions, tables and documentation
- Reconcile statistical to financial data
- Provide early detection of systems or coding problems through auditing and reconciliation

# Enterprise Data Needs

- Provide data / information to internal users
- Assist information users in understanding the data
  - ❖ metadata
  - ❖ data dictionary
- Provide expertise and support for company initiatives that impact or utilize data
- Work with IT to define data warehousing requirements

# Data Dispersment

- Develop data specifications for external reporting
- Compile and submit data to statistical organizations and regulatory agencies
- Respond to any inquiries from statistical or regulatory agencies
- Investigate data issues that are highlighted during preparation of regulatory data submissions

# Who Are the Data Manager's Customers?

## ➤ Internal Customers

- ❖ Information Technology
- ❖ Underwriters
- ❖ Actuaries
- ❖ Accounting/Finance
- ❖ Claims
- ❖ Marketing
- ❖ Senior Management

# Who Are the Data Manager's Customers? (Cont'd)

## ➤ External Customers

- ❖ Statistical and advisory organizations
- ❖ State/Federal regulators
- ❖ Insurance research organizations
- ❖ Investors

# The Data Manager Day-to-Day Tasks and Challenges

## ➤ On-going tasks

- ❖ Statistical Reporting
- ❖ Internal Data Capture



## ➤ Ad-hoc requests

- ❖ Management requests for information
- ❖ Regulatory requests

# The Data Manager - Summary

## Main responsibilities

- Collect and compile data
- Edit and validate data
- Provide data/information for use within the industry:
  - ❖ Rates
  - ❖ Financial stability
  - ❖ Statutory requirements

## Future

- Consolidation:
  - ❖ Fewer companies—each company's data will be more important
  - ❖ Bringing together data of companies within a group

# Data Management and Data Standards

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# What are Standards?

**Definition:** Standard (n.) “Anything recognized as correct by common consent, by approved custom, or by those most competent to decide; a model; a criterion.”

-- *Webster's New Universal Dictionary*

# Types of Standards

- Business Models
- Identify All the Major Processes and Relationships
- Common Insurance Terminology
- Coverage and Forms
- Process Standards
- Application Forms, Report of Injury or Claim, Licensing, etc.

# Types of Standards (Cont'd)

- Solvency Standards
- Financial Information Exchange Standards
- Market Conduct Information Standards
- Ratemaking Standards
- Operating Data Standards
- Data Exchange Standards
- Data Quality Standards

# ACORD Standards – Examples

- Data Names
- Data Definitions
- Paper or Electronic Operational Forms
- Machine Readable Formats
- Business Process Models
- Code List Definitions
- Data Transmission Standards

# Data Collection Organization Standards – Examples

- Policy Forms and Coverages
- Loss Cost Standards
- Data Reporting Standards
- Data Quality Standards
- Data Element Definitions
- Code List Definitions

# Other Examples

## Business Process

- A business process is a collection of related structural activities that produce something of value to the organization, its stake holders or its customers.
- It is, for example, the process through which an organization realizes its services to its customers.

## Business Rules

- Business rules describe the operations, definitions and constraints that apply to an organization in achieving its goals.
- For example a business rule might state that no credit check is to be performed on return customers.

# The Insurance Data Management Association (IDMA)

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# Who Are WE?

**IDMA is an independent non-profit professional association dedicated to increasing the level of professionalism and advancing the data management profession and discipline through education and cooperative ventures.**

Headquarters:

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Jersey City, NJ 07310

[www.IDMA.org](http://www.IDMA.org)

Phone: 201-469-3069

Fax: 201-748-1690

Executive Director: Farouk N. Yassine, [FYassine@IDMA.org](mailto:FYassine@IDMA.org)

# Who Are WE? (Cont'd)

**Established in 1984 (just celebrated our 25<sup>th</sup> anniversary):**

- **Corporate and individual members from a broad cross-section of the industry, both domestic and international:**
  - ❖ **Insurance Companies** (e.g., AIG, Liberty Mutual, The Hartford, The Travelers, ACE, CNA, Chubb, Amica, One Beacon, New China Life, Lombard Canada, Tokio Marine, etc...)
  - ❖ **Statistical Agents and TPAs** (e.g., ISO, NCCI, ISS/PCI, and NISS)
  - ❖ **Technology Vendors** (e.g., Teradata, LexisNexis, Business Objects, Experian QAS, Axis Group, Sysnet China, Boa Rong China, InsFocus Israel, etc...)
  - ❖ **Bureaus** (e.g., NYCIRB, NCRB, WCRB, MWCRB, PCRb & DCRB, etc...)
  - ❖ **Associations & Societies** (e.g., ACORD/LOMA, AICPCU, CAS, IAIAIBC, and DAMA International)
  - ❖ **Regulators and the NAIC**

# Who Are WE? (Cont'd)

- Volunteer-directed, volunteer-oriented
- Three constitutional committees: Board of Directors, Executive, and Education—plus other committees
- Conferred **more than 400 Associate Insurance Data Manager (AIDM) and Certified Insurance Data Manager (CIDM) designees.**

# Achievements, Activities, Products & Services

- Provides **professional certification programs** that applies the evolving principals of data management to insurance data and systems
- Provides **forums, and educational training workshops and seminars** to discuss insurance data management topics of an important and timely nature
- Keeps members current on data management trends through the release of **monthly and quarterly data management bulletins and various white papers**
- Provides **a unique regulatory reporting resource**, which is designed to assist insurance carriers in complying with the ever increasing demands of data

# Certification Courses

## IDMA 1 – Insurance Data Collection and Reporting

Some of the topics covered:

- Underwriting and Ratemaking
- Ratemaking Procedures
- Workers Compensation and Casualty Ratemaking Procedures
- Statistical and Financial Reporting
- Property and Casualty Insurance Accounting
- Management Reporting
- Regulatory Reporting
- Data Standards

# Certification Courses (Cont'd)

## IDMA 2 – Insurance Data Quality

Some of the topics covered:

- What is Data Quality and Who Cares about Data Quality?
- Guidance Regarding Management Data & Information
- Various Data Quality Control Techniques such as Editing and Auditing.
- Costs of Information Quality and How to Measure Non-Quality Information Costs?
- Current Practices, Trends, Challenges
- Getting Sustainable Gains in Place

# Certification Courses (Cont'd)

## IDMA 3 – Systems Development & Project Management

Some of the topics covered:

- Project Management Growth: Concepts and Definition
- Rethinking Project Management for Systems
- Organizing and Staffing the Project Office and Team
- Defining Project Success and Cost
- Systems Development: Past, Present, Future
- Transitional, Time, and Risk Management
- Critical Chain Project Management
- Ten Skill Requirements for Project Management
- Next-Generation Project Managers

# Certification Courses (Cont'd)

## IDMA 4 – Data Management, Administration, and Warehousing

Some of the topics covered:

- Data Administration (includes Standards)
- Enterprise Data Management Roles
- Data Management: The Managerial Perspective
- Key Process Areas (KPAs) and Framework Definition
- Data Modeling
- Data Integrity
- Corporate Information Factory (CIF)
- Metadata and Decision Support

# Other Non-Certification Designations

- **IDMA 101 – Data Management for Insurance Professionals**
  - ❖ An introductory course that provides a high-level **overview of Insurance Data Management principals**
  - ❖ **Aimed at both new hires and experienced insurance professionals** who need to know more about data management in the industry
  
- **FIDM – Fellow of Insurance Data Management**
  - ❖ Conferred by the IDMA Board of Directors on **designees who have made significant contributions to the data management profession**
  - ❖ IDMA has conferred **27 FIDMs since 2006**
  - ❖ It is anticipated that all Fellows will continue building the community of insurance data managers through their **personal commitment to embrace the IDMA Standards of Professionalism and to develop Standards of Practice**

# Educational Seminars and Training Workshops

## ➤ Annual National Seminar

- ❖ Deals with timely issues of an interest to the insurance industry
- ❖ Provides a forum for exchange of technical information

## ➤ One-Day Training Workshops

- ❖ **Two one-day workshops** geared towards insurance industry professionals: *Data Management for Insurance Professional*, and *Insurance Data Quality*
- ❖ One-day classes are presented at different times and locations throughout the year
- ❖ The IDMA **will partner with your organization to provide a one-day session at your company's site** to educate attendees about data management or data quality
- ❖ Workshops may also be **customized to suit individual company requirements**

# Data Management Newsletters

- ***Executive Data Management Information Service (EDMIS)***
  - ❖ An independent monthly electronic bulletin of key and timely information for data managers, which **monitors and reports on data reporting activities in the industry**
- ***IDM Quarterly***
  - ❖ An independent quarterly electronic magazine filled with information on training and insurance, listing of IDMA activities and articles on data management related issues



# Papers & Studies

- **Data Quality Certification Model for Insurance Data Management**
  - ❖ A framework and guidelines a data manager can use to monitor, measure, and, potentially, certify the quality in her/his organization
- **Claims Data Exchange Standard**
  - ❖ An industry standard process for the exchange of data across multiple organization, which will help reduce the significant time and expense added to the overall process when sharing data in proprietary formats
- **Policy Data Element Dictionary**
  - ❖ Provides the insurance industry with a compendium of industry data elements, and associated attributes that may be used to build data interchange transactions across multiple organizations

# IDMA Inventory of Carriers Report

- A unique tool designed to assist insurance carriers in complying with the ever increasing demands for data.
- Identifies those reports which require carriers to submit detail or aggregate data for Property and Casualty lines of business to State Insurance Departments, Affiliated Agencies, Rating and Statistical agencies, and other data users.

# Why Join the IDMA?

- To maintain and develop professionalism in one of the insurance industry's most critical areas — Data Management
- To keep current on data management issues, trends, and technologies
- If you are an IT professional who wants to broaden your knowledge of the business side of insurance data management and vice versa
- To contribute to the health, growth and advancement of the data management profession
- To earn one of the most recognized data management designation, Certified Insurance Data Manager (CIDM)
- To connect with your peers as you address similar data management challenges

# Future Data Management Issues

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# Convergence

The last decade has been a time of unprecedented change.

## Convergence:

- Provides an *evolutionary* perspective
- Is *not* integration
- Describes a *transformation*

# Convergence

## Convergence in ...

- **Technology**—Digitization, computing, and telecommunication
- **Financial Services**—Web-enabled technologies, call centers, advanced digital switching, and the virtual market place
- **Regulation**—Affiliation and increased data demands
- **Natural Forces**—Hurricanes, earthquakes, and tornados

# Future Data Management Issues

## The Post-Enron World

Loss of confidence in financial reporting

Sarbanes/Oxley

- Increased transparency and accountability

## Post-September 11 World

Terrorism Risk Insurance Act (2002)

U.S. Patriot Act

- OFAC—Identification of clients with potential ties to terrorism

# Data Management and the Public Trust

Technology Standards



Financial Standards



Global Standards Efforts



# Managing in Times of Convergence

- Recognize that change is inevitable
- Begin with yourself
- Develop resilience
- Human due diligence
- Acquire new skills



# Introduction: ERM Road Map

“Post-mortem analysis of troubled insurance companies often reveals bad data as a root cause ... these companies lacked an integrated data highway leading to a central ERM destination”

Make a Situational Assessment – how the data is generated, how it flows internally and externally, how transformed by users, how stored and retrieved, data quality issues

*“Insurers Eye Road Map for ERM Highway” , Richard Hershman , National Underwriter, October 29, 2007*

# Data & Information Quality: Why Data Quality?

“The only people who need not worry about data quality are those who neither create nor use data. No one participating in any modern economy can make that claim.”

*Data Quality: The Field Guide, Thomas C. Redman, Ph.D. Digital Press, 2001*

# Regulation: Changing Environment

- From Annual Statement to Market Conduct Annual Statements to NAIC Databases
  - ❖ Financial Data Repository (FDR)
  - ❖ National Insurance Producer Registry (NIPR)
  - ❖ Fingerprint Repository
  - ❖ On-Line Fraud Reporting System (OFRS)
  - ❖ Uninsured Motorist Identification Database
- From financial data used to monitor solvency to financial, statistical data and analytics used to monitor enterprise risk
- From US driven privacy regulations to internationally driven privacy regulations
- Solvency and financial reporting: NAIC (National Association of Insurance Commissioners) to NAIC and IAIS (International Association of Insurance Supervisors) and IASB (International Accounting Standards Board)

# Data Analysis: Changing Environment

- From traditional underwriting and pricing - using traditional data sources (risk data, industry statistics) to predictive modeling and analytics - using non-traditional data sources (demographics, GIS, 3rd party data, non-insurance data, non-verifiable data sources, etc.)
- From risk-specific risk management to enterprise risk management
- From a stable risk control and claims environment to a dynamic environment of new hazards - mold, terrorism, computer viruses, cyber terrorism, etc.
- From traditional actuarial pricing methodologies to use of models – notably catastrophe models
- Use of non-insurance specific data used for pricing and underwriting - credit scores, insured occupation, household data, etc.

# Technology: Changing Environment

- From centralized highly controlled technologies to ASPs, the Internet, XML, LANs, PCs, etc.
- From technology as a business enabler to technology as a business driver
- From mainframes to LANs and high powered PCs
- From data collection to ETL (Extract Transform, Load)
- Data and access using new technologies, for example-
  - ❖ Handhelds
  - ❖ VoIP
  - ❖ Smart Phones
- GPSs, Black Boxes, RFIDs, weather data, etc.

# Globalization: Changing Environment

- Outsourcing IT, data management, business functions and the need to educate foreign staff about US issues
- Expanding business beyond US borders and the need to educate US staff about foreign issues
- Cultural differences

# Impact on D & IQ

## Changing Expectations

- Data transparency: documentation, controls, completeness, accuracy, etc.
- Privacy, confidentiality, compliance, solvency
- Issues associated with re-purposing/re-use of data
- Regulations beyond the insurance space and beyond the US borders
- Interoperability of data and databases
- Integration of data from multiple sources
- Increased use of third party data
- More granular and different data, including real-time data continuums
- Data prep for use in analytical tools and models
- Use and storage of new types of data
- Protecting data from inappropriate use
- New and improved access to data, data exchange and analytical tools
- Technology convergence – across industry, across country
- Outsourcing – in-country and abroad
- Expanding business beyond national borders
- Recognizing cultural differences
- Terminology & language differences
- Timing: real-time, time zones, etc.

| IMPACT OF D & IQ                  | REG | ANAL | TECH | GLOBAL |
|-----------------------------------|-----|------|------|--------|
| METADATA                          | X   | X    | X    | X      |
| DATA MODELS                       | X   |      | X    | X      |
| DATA & PROCESS FLOWS              | X   |      | X    | X      |
| MASTER DM                         |     | X    |      |        |
| MAPPING DOCUMENTATION             | X   | X    | X    | X      |
| DATA STANDARDS                    | X   | X    | X    | X      |
| DATA TRANSFORMATION. & GENERATION | X   | X    | X    | X      |
| DETAILED SPECS                    | X   |      | X    | X      |
| DATA SOURCES: INTERNAL & EXTERNAL | X   | X    |      | X      |
| REG. MONITORING                   | X   |      |      | X      |
| AUDITS & CONTROLS                 | X   |      | X    |        |
| DATA & TEXT MINING                |     | X    |      |        |
| UNSTRUCTURED DATA                 | X   | X    |      |        |

# Data Management Evolution

- Information Quality Stewardship
- Strategic Data Planning and Data Governance
- Controls – internal and from 3rd party data sources
- Measures - internal and from 3rd party data sources – especially timeliness, completeness and redundancy
- Master Data Management
- Chief Data Officer v. Data Quality Officer v. Chief Information Officer

# Data Management Evolution (Cont'd)

- Identify data sources
- Metadata – internal and from 3rd party data sources
- Mapping
- Data Confidentiality and Security -
  - ❖ Encryption – data in transit and data at rest – security v. cost.
  - ❖ Fobs, etc.
- Data re-use v. DQ levels
- Changing use of data v. DQ levels
- Data Standards – business, industry, cross-industry, cross-border, technology

# Data Management Evolution: Master Data Management

- **Master data management (MDM) is the set of processes to create and maintain a single view of reference data that is shared across systems. It is used to classify and define transactional data through the use of a centralized integration manager.**
  - ❖ It leverages policies and procedures for access, update and overall management of this central resource and its coordination with other participating systems across the enterprise.
  - ❖ Areas such as customer data integration (CDI), which involves management of customer reference data and product information management (PIM), which includes management of product and supplier reference data, are domain-specific subsets of MDM.

# Data Management Evolution: Chief Data Officer

- “The Body Has a Heart and Soul, Roles and Responsibilities of the Chief Data Officer” by Thomas C. Redman, Information and Data Quality Newsletter January 2007, IAIDQ:
  - ❖ Applies corporate data strategy and data polices defined by corporate data stewards/data council
  - ❖ Leads the data quality program
  - ❖ Leads the application of corporate data strategy and data polices to data suppliers
  - ❖ Owns and houses the metadata process
  
- Need for a Chief DQ Officer?

# Professionalism and the Future of Data Management

## ➤ Data Management is a:

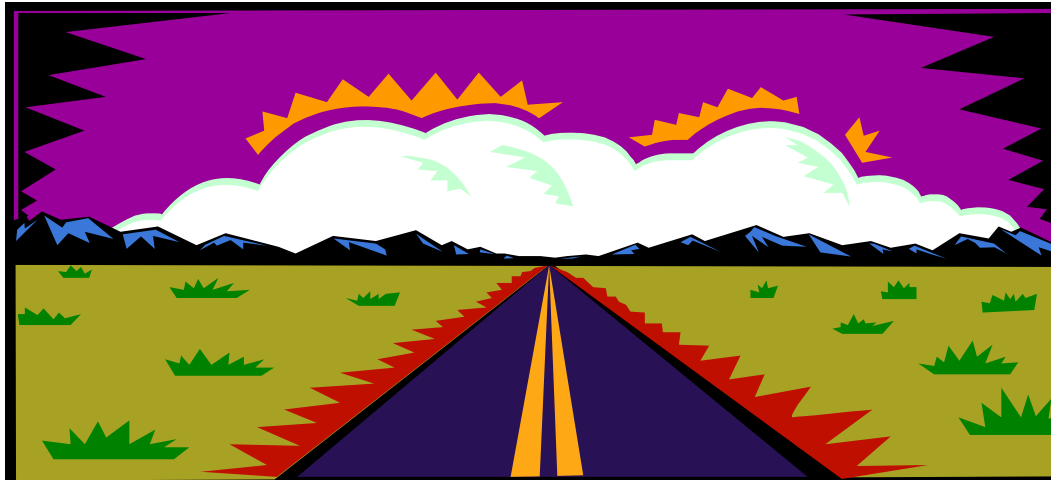
- ❖ Discipline
- ❖ Profession

## ➤ Professional Guidelines:

- ❖ Commit to serve others
- ❖ Adhere to code of ethics
- ❖ Master specialized knowledge
- ❖ Develop general knowledge
- ❖ Participate in professional organizations



# Professionalism and the Future of Data Management



*“The longest of journeys begins with a single step”*

[IDMA.org](http://IDMA.org)

# Data Management Profession

*Two roads diverged in a wood, and I....  
I took the one less traveled by,  
And that has made all the difference*

*The Road Not Taken—Robert Frost*

# A Final Thought!

***Data is worthless if it's not in the hands of those who can manage, protect, and turn it into knowledge!***

# Questions?



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