# The Present and Future of Data

A Discussion with Industry Leaders

**Panelists**:
David Drotos, Mike Hoyer, and Brian Lanzrath

**Moderator**:
Matthew Wolf

# Introductions

### David Drotos, TransUnion

David leads product development and the strategic vision for insurance marketing at TransUnion.  He is active in marketing and insurance shopping thought leadership at TransUnion and frequently speaks at industry events.  Prior to TransUnion, Drotos spent 20 years in insurance and financial services focused on digital marketing and online sales/service channels with Direct Auto, The General, Progressive Insurance, Key Bank and New York Life.

### Mike Hoyer, Milliman

Mike is an actuary and product manager with Milliman IntelliScript.  He is based in Chicago. Mike plays a role in predictive modeling product development and manages risk assessment products in the group life, group disability, and group annuity markets. Prior to Milliman, he worked in various actuarial roles at Northwestern Mutual and began his career as an employee benefits analyst at Mercer.

### Brian Lanzrath, ExamOne

Brian is the Director of Analytics at ExamOne, Inc.  His main areas of focus include predictive modeling for mortality, medical conditions, and fraud, as well as the development of analytics-driven quality metrics for producers, paramedical examiners, and underwriters.  His work has been published in multiple industry journals, including On the Risk and the Journal of Insurance Medicine, and he is a regular speaker on applications for big data and analytics in the life insurance industry.

# What data?

Where does it come from?
How available is it?
How do you get it?

## Restrictions and Protections

- What are the regulatory requirements / limitations?

- What are user expectations and preferences?

## Determinations and Predictions

- How does it relate to other available data?

- What models can you build?

## Deriving Value

- How does it align with strategic goals?

- Where does it fit within your organization?

| Identifying | Personal and Demographic | Financial | Biological and Health | Measurable Activity | Attitudinal Data | Social |
| --- | --- | --- | --- | --- | --- | --- |
| Social Security | Gender | Credit | Weight | Driving history | Beliefs | Family |
| Email address | Age | Property Ownership | Diagnosis | Physical activity | Interests | Friends |
| Phone number | Physical characteristics | Transaction history | Prescriptions | Location | Willingness to share data | Company |
| Drivers License | Occupation and Income | Purchase behavior | Doctors | | First movers | |
| Name | | Accounts | Family History | | Communication Preferences | |

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