

**“Insurance Business Intelligence - How Smart Are You?”**  
**IDMA’s 2009 Annual Seminar**  
**&**  
**25<sup>th</sup> Anniversary Celebration**

**April 6-7, 2009**  
**The Westin Philadelphia Hotel**  
**Philadelphia, Pennsylvania**

***Seminar Overview***

Nearly every insurance organization has in some way started down the path to provide the business with information using the data they collect; some are using external data as well. It is a journey that companies recognize they need to travel to ensure continued viability in the marketplace into the future. Data Management coupled with technology enablers are significant success factors.

Join us at the IDMA 2009 Annual Seminar:

- To learn about current and emerging regulatory and compliance issues
- To discuss the current economic crisis and its impact on the insurance industry
- To learn more about the role of data management in bridging the IT/Business communications gap
- To measure the value gained, and to assess the challenges the insurance industry has experienced in the transformation of data from internal management reporting and bureau reporting to business intelligence — How Business Intelligence is changing business practices to ensure data management practices are adhered too (i.e., data governance, quality, and stewardship)
- To hear about revolutionary technologies and analytics that are affecting the insurance industry
- To get firm grip on which emerging technologies and analytics are powerful – not just popular
- To find out how insurers are outperforming others by using the latest technology
- To celebrate IDMA’s 25<sup>th</sup> Anniversary!

***Who Should Attend?***

The IDMA Seminar attracts decision makers and influencers from a wide array of financial services companies, including many of the world’s largest insurers. More than fifty percent of last year’s attendees were director level or above in their companies. The program is ideal for:

- Business and Technology Executives and Managers
- Data Managers
- Risk Managers
- Compliance Directors
- Sponsors of BI and DW Programs
- Sponsors of Data Governance Programs
- Business Analysts
- Technology Architects
- Data Architects and Data Modelers
- Project and Program Managers
- Data Integrators
- Developers of BI and Data Warehousing Systems
- Business and IT Consultants
- Actuaries



- Anyone with a role in Performance Management and anyone who uses technology to achieve their business objectives.

### ***How to Register***

**Fax or email your registration form (pages 7 through 8) now for this important seminar to (201) 748-1690 or [FYassine@IDMA.org](mailto:FYassine@IDMA.org). On request we can generate invoices for those who need them. Credit card payment is quickest. See page 9 for credit card form.**

**Register Now and Guarantee Your Spot! EARLY BIRD DISCOUNT OF \$30 FOR PAID REGISTRATIONS RECEIVED BY MARCH 6, 2009!**

Note: AIDMs, CIDMs, CPCUs and CAS Fellows, Associates, and students will earn CPD points in the Continuing Professional Development program.

If you have any questions please contact IDMA at (201) 469-3069.

### ***Hotel Accommodation***

[The Westin Philadelphia](#) is the official Seminar hotel. It is located at 99 S. 17<sup>th</sup> Street at Liberty Place – between Market and Chestnut Streets. Situated in the heart of a city rich with history, The Westin is steps from upscale shopping, award-winning restaurants, museums and historical attractions, including the Liberty Bell, Independence Hall, and the Constitution Center.

**IDMA has a special rate at The Westin: \$255 per night – This rate is available until March 5, 2009 or until the room block sells out, whichever comes first. Reserve your room by calling The Westin Philadelphia at 1-888-627-8153.**

Hotel check-in is at 3:00pm., and normal checkout is at 12:00pm. All late checkout requests for all hotel guests are on a first come first served basis.

Note: The Westin is a SMOKE FREE hotel!

### ***Exhibiting & Sponsorship Opportunities***

Sponsoring an event or a promotional item or exhibiting at the IDMA Annual Seminar on April 6-7, 2009 in Philadelphia is the best way to market your products and services to a prestigious, influential audience of insurer executives.

For exhibiting or sponsorship opportunities, please review the 2009 Annual Seminar Exhibiting & Sponsorship Opportunities section of the IDMA at <http://www.idma.org/idmaEvents2009SeminarSponsorship&Exhibiting.pdf> and contact Farouk Yassine at (201) 469-3069 or [FYassine@IDMA.org](mailto:FYassine@IDMA.org).

We can work with your company's needs and budget!

**The IDMA 2009 Seminar will prove to be the event one cannot afford to miss!**

## IDMA 2009 Seminar: Insurance Business Intelligence – How Smart Are You? Program

Track 1	Emerging Business Issues	Track 2	IT/Tools & Technologies	Track 3	Data Management
---------	--------------------------	---------	-------------------------	---------	-----------------

### MONDAY, APRIL 6, 2009

8:00 am – 5:00 pm	<b>Registration</b> <i>(coffee and tea stations will be available until 9:30am)</i>
9:00 am – 10:45 am	<p><b>Data Management Roundtable</b></p> <p>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. <b>Please suggest topics of interest to you when you submit your registration.</b> To focus discussions, a list of approved topics will be provided to participants a week prior to the start of the Seminar. 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.</p> <p>Moderator: Peter Marotta, Enterprise Data Administrator, and Principal, Enterprise Data Management, Insurance Services Office (ISO)</p>
10:45 am – 11:00 am	<b>Transition Break</b>
11:00 am – 12:15 pm <u>KEYNOTE ADDRESS</u>	<p><b>Financial Crisis and the Future of P/C Insurance – Challenges Amid the Global Economic &amp; Regulatory Storm</b></p> <p>Steven N. Weisbart, Ph.D., Vice President and Chief Economist at the Insurance Information Institute (III), will deliver a presentation titled “Financial Crisis and the Future of P/C Insurance – Challenges Amid the Global Economic &amp; Regulatory Storm”. Whether or not a recovery from the domestic/global recession is under way by the time of the Seminar in early April, it is important for executives, data managers, and data analysts to recognize the potential effect of several long-term trends that could have sustained and far-reaching effects on the insurance industry. This presentation will identify and discuss six such “mega” trends and their effects.</p>
12:15 pm – 1:15 pm	<b>Lunch with Exhibitors</b>
1:15 pm – 2:15 pm <u>Track 1</u>	<p><b>Business Intelligence in Insurance: Current State, Future Aspirations, and Business Challenges</b></p> <p>Business Intelligence (BI) is a broad term that extends across several technology areas (data, repositories, reporting, integration with workflow) and every insurance business process from distribution and underwriting to claims and financials. This presentation draws on research from the Novarica Insurance Technology Research Council, a moderated knowledge sharing community of insurance IT executives, to illustrate the current state of BI in insurance and the challenges to achieving real business results. This session will help attendees explore who to benchmark their activities against industry trends, learn where peers have had success addressing the major challenges of creating value with BI, and understand how BI lays the foundation for predictive analytics.</p> <p>Speaker: Mathew Josefowicz, Director, Insurance Novarica, a Novantas Company</p>
1:15 pm – 2:15 pm <u>Track 2</u>	<p><b>Text Mining and Semantic Technologies: The Power of a New Wave of Analytics</b></p> <p>We all know that analytics in insurance is a hot topic, and most insurers are expanding their use of data analytics. One thing you probably <i>don't</i> know is that, unfortunately, nearly all of your largest and most valuable data sources are inaccessible and of virtually no use: as much as 97% of claims data is unstructured and cannot be “read” by conventional software applications. The good news is that several companies are starting to tap into the data – with stunning results. Find out how insurers are pioneering text mining and semantic technologies. Learn how a new wave of analytics can help you stay ahead of the curve.</p> <p>Speaker: Stephen Holcomb, President and CEO, Full Capture Solutions, Inc.</p>
1:15 pm – 2:15 pm <u>Track 3</u>	<p><b>Creating Data Quality in a Siloed Environment</b></p> <p>When Humana undertook creating the first comprehensive monthly health benefit summary, the production hurdles of creating documents for four million members per month were dwarfed by the misalignments made visible by combining independent data sources into a single communication. To make sense of the large volume of data, Humana created a set of simple tools to identify, quantify, and communicate data quality issues to IT. Since 2005 these simple tools have grown into a suite and comprise the quality backbone of Humana’s award winning member-level communications. Speaker will share the core tenants of Humana’s Data Quality Tools, which was developed by Humana’s Strategic Communications Group.</p> <p>Speaker: David Blackburn, Technology Architect, Humana, Inc.</p>

Track 1	Emerging Business Issues	Track 2	IT/Tools & Technologies	Track 3	Data Management
---------	--------------------------	---------	-------------------------	---------	-----------------

**MONDAY, APRIL 6, 2009 (Continued)**

2:15 pm – 2:30 pm	<b>Transition Break</b>
2:30 pm – 3:30 pm <u>Track 1</u>	<p><b>Claims Analytics – The Future and Significant Results are Here &amp; Now</b></p> <p>According to a 2008 Gartner report, the increased interest in utilizing claims analytics to enhance claims performance among P&amp;C insurers in North America, Europe and the Asia Pacific will drive a 20% increase in investment in claims analytics and dashboards among Tier 1 P&amp;C insurers in the next year. Dave Brotherton, a former executive of an international insurer and a published thought leader in analytics with 30 years experience in the insurance industry will discuss the strategic and operational benefits of utilizing claims analytics to improve claims performance. A study done by Claims Executives from Safe Auto Insurance Company (USA) will be shared with the group.</p> <p>Speaker: Denise Garth, Vice President of Global Industry Affairs; and Vernon Naidoo, Business Consultant, Innovation Group</p>
2:30 pm – 3:30 pm <u>Track 2</u>	<p><b>Leverage Parcel-level Information to Improve Risk Management, Regulatory Compliance and Revenue Results</b></p> <p>Despite the current soft market and the ongoing financial crisis, Risk Management, Regulatory Compliance and Revenue remain at the core of the insurance business. To be successful in these areas, executives must leverage location-based information into all facets of the organization. While most insurance companies are slow in employing new technologies, some early adopters of advanced parcel-level geospatial technology and comprehensive insurance-related data have achieved measurable results. This presentation will explore how location information based on the individual household is critical in supporting decision-making throughout the insurance enterprise.</p> <p>Speaker: Howard Botts, Ph.D., Executive Vice President , First American Proxix Solutions</p>
2:30 pm – 3:30 pm <u>Track 3</u>	<p><b>Insuring Strategy to Execution through Performance Analytics and Data Management</b></p> <p>As insurers continue to address challenges in the soft cycle, it is critical that they are able to align and link strategies to execution throughout the organization. This session addresses Performance Analytics – a methodology that enables this linkage using metrics, dashboards and other advanced visualization techniques to deliver the right information for the right user and the right time. Special emphasis will be placed on the role of the data manager in the definition of key performance drivers and key performance indicators and in ensuring data quality of these metrics. A demo and case study will be included in the presentation.</p> <p>Speakers: Patricia Saporito, Leader - Performance Analytics Insurance and Healthcare Industry Consulting, Business Objects, a SAP Company; Mark Allaben, Vice President &amp; Actuary, The Hartford</p>
3:30 pm – 4:00 pm	<b>Refreshment Break</b>
4:00 pm – 5:00 pm <u>Track 1</u>	<p><b>Getting Business Value from Business Intelligence</b></p> <p>What areas are insurers looking at to find value in business intelligence and gain competitive advantage? How are they tying this to business strategies? How has this changed over the years? What challenges are the insurers facing when attempting to bring data together to analyze profitability (e.g., Data Quality and Data Governance)? This session will provide answers to these questions and discuss the tools that are out there to help ease out these challenges.</p> <p>Speaker: Aviva Phillips, Senior Business Solutions Architect and Leader, Moore Stephens Business Solutions</p>

# Program

Track 1	Emerging Business Issues	Track 2	IT/Tools & Technologies	Track 3	Data Management
---------	--------------------------	---------	-------------------------	---------	-----------------

**MONDAY, APRIL 6, 2009 (Continued)**

<p>4:00 p m – 5:00 p m <u>Track 2</u></p>	<p><b>Building a Data Analysis Culture</b></p> <p>Data is easy to obtain in today's business environment. Being able to create a company culture of analyzing and using it to make pro-active decisions is a competitive advantage for today's high performing insurance companies.</p> <p>This session will focus on:</p> <ul style="list-style-type: none"> <li>• Benefits of creating a data analysis culture throughout an organization</li> <li>• Steps necessary to create a data analysis culture and common pitfalls</li> <li>• Discussion around scoring system to help companies determine how far along they are in creating a data analysis culture.</li> </ul> <p>Speakers: Jay Hummel, Manager, Ward Group; Jeffrey Pratt, Director of Financial Planning &amp; Analysis, Penn National Insurance</p>
<p>4:00 p m – 5:00 p m <u>Track 3</u></p>	<p><b>Beyond Data Stewardship: Adopting Business Analytics at a Mid-sized Insurer</b></p> <p>Business Analytic solutions are being used by insurers to reduce the time required to react to competitive pressure, to respond efficiently to market changes, to increase effectiveness of business managers in driving value for the organization, and to improve the precision and efficiency of operational decisions. Yet widespread enterprise wide programs are still relatively rare anomaly. This session will share the experience of a mid-sized P&amp;C insurer in building, managing and maintaining predictive analytic solutions for both Personal and Commercial lines. The session will focus on how the organization addressed the critical issues in determining how to make the organizational and cultural changes required to assure successful implementation and deployment.</p> <p>Attendees will learn how the insurer:</p> <ul style="list-style-type: none"> <li>• Focused on both the right business issue and an appropriate level of technical functionality to assure success</li> <li>• Leveraged business analytic initiatives to enhance the quality of data in the Enterprise Data Warehouse</li> <li>• Enhanced business insight and "visceral" understanding of data during the development of business analytic solutions</li> <li>• Built Business Object Models to more efficiently and effectively implement and deploy the business analytic applications</li> <li>• Increased the visibility, effectiveness and support for Enterprise Data Governance</li> </ul> <p>Speakers: Mark B. Gorman, Principal, Gorman &amp; Associates; William Jenkins, Chief Information Officer, Penn National Insurance</p>
<p>5:00 p m – 6:00 p m</p>	<p><b>Open Time</b></p>
<p>6:00 p m – 7:00 p m</p>	<p><b>Reception</b></p>
<p>7:00 p m – 9:00 p m</p>	<p><b>Annual Meeting – Includes Banquet &amp; Entertainment</b></p>

# Program

## TUESDAY, APRIL 7, 2009

7:15 a m – 8:15 a m	<b>Continental Breakfast</b>
7:15 a m – 8:00 a m	<b>CIDM/AIDM Breakfast — Address to IDMA Old &amp; New Designees (Topic to TBD)</b>
8:15 a m – 9:15 a m	<p><b>The Growing Importance of Enterprise Risk Information Management</b></p> <p>In today's volatile market, risk management has become not only a competitive advantage, but quite literally, a key survival tool for all financial institutions. As enterprise risk measurement systems become increasingly sophisticated, there is a growing need for effectively managing risk information in organizations. Risk information management is essential in ensuring that data is available for risk model development, that on-going risk measurements have credibility, and that risk metrics are effectively used across the enterprise. A particular "blind spot" in risk assessment has been the lack of ability to accurately model the risk of complex structured products - a high-quality risk information management system can help greatly in this regard. Information management is also critical if an organization has to gain the confidence of external stakeholders like investors and ratings agencies. This session will include:</p> <ul style="list-style-type: none"> <li>• Innovations and best practices in risk information management in the insurance and financial industries</li> <li>• The impact of inferior information quality and its adverse impact on risk management</li> <li>• Techniques to help organizations benchmark their existing risk information practices against their risk management goals</li> <li>• How to align risk information management methodologies with a number of management functions: risk policies, corporate governance, government and reporting regulations, and relevance to business management.</li> </ul> <p>At the center of this important alignment is information – the organization's critical resource for keeping pace with financial innovation, market fluctuations, rapid globalization and the frenetic rate of change in today's markets.</p> <p>Speaker: Dilip Krishna, Head of the Enterprise Risk Management and Capital Markets Practice in North America , Teradata</p>
9:15 a m – 9:30 a m	<b>Transition Break</b>
9:30 a m – 10:30 a m	<p><b>Role of Data Management in Bridging the IT/Business Communications Gap: What You Can Do to Get Your IT Staff and Your Business Staff Speaking a Common Language</b></p> <p>Much has been written and said about the ongoing battle between IT personnel and Business managers in modern organizations, yet the conflict has, if anything escalated in recent years. The problem is as old as the need for data management in an insurance organization. Some say the problem is a lack of clear communication between the two parties, while others side completely with one camp or another — branding IT people as badly-dressed nerds without a clue as to how business works, or as hopeless Luddites that don't know the first thing about what technology is or how it works. Still others point to unrealistic expectations on both sides of the fence. This panel session, which is designed to be a blend of presentation and roundtable discussion, will offer an overview of these issues from both the Business and IT perspectives. The focus will be on identifying problems and crafting solutions that participants can take back to their own companies/enterprises.</p> <p>Panelists: Ara C. Trembly , Senior Editor, Technology, National Underwriter; Enriqueta Zurlo, IT Manager, Allstate; Marty Frappolli, Managing Director of Content Development, AICPCU/IIA; Tracy Spadola, Practice Lead - Industry Consulting, Teradata</p>
10:30 a m – 11:00 a m	<b>Refreshment Break</b>
11:00 a m – 12:00 p m	<p><b>The Many Sides of BI: Making the Most of Business Intelligence Throughout Your Entire Enterprise</b></p> <p><b>CAPSTONE PRESENTATION</b></p> <p>Insurers' Business Intelligence and Data Warehousing tools should be "business aware" and have features that represent the specific needs of this unique industry. It's not about how to make the insurance business fit a Business Intelligence and Data Warehouse tool. It's about fitting Business Intelligence and Data Warehouse tools to the insurance business. The various departments within an insurance carrier will utilize BI/DW tools differently. Not only does each line of business represent specific risk problems, but each department has a different set of needs.</p> <p>The session will focus on:</p> <ul style="list-style-type: none"> <li>• Understanding the importance of segmenting BI among different departments</li> <li>• Identifying key department uses and analyses utilizing BI</li> <li>• Exploring best practices in developing BI initiatives with a vendor.</li> </ul> <p>Speaker: Jason McDonald, Product Director, Oracle</p>



IDMA 2009 Seminar: Insurance Business Intelligence – How Smart Are You?

# Registration

## 1- Provide Contact Information

Name _____	Badge Name _____
Title _____	
Company _____	
Address _____	
City _____	State _____ Zip _____
Phone _____	E-Mail (Required) _____
Where did you hear about this event? <input type="checkbox"/> Brochure <input type="checkbox"/> Email <input type="checkbox"/> Web <input type="checkbox"/> Other _____	

## 2- Provide Suggested Topics for the Roundtable and Check the Boxes of Your Choice

### Monday, April 6, 2009

8:00 am – 5:00 pm	<b>Registration</b>		
9:00 am – 10:45 pm	<b>Data Management Roundtable</b> Please suggest your topics here, if any: _____ _____ _____		
11:00 am – 12:15 pm	<b>Keynote Address: Financial Crisis and the Future of P/C Insurance – Challenges Amid the Global Economic &amp; Regulatory Storm</b>		
12:15 am – 1:15 pm	<b>Lunch (please select one choice)</b> <input type="checkbox"/> Turkey and Swiss <input type="checkbox"/> Roast Beef and Cheddar <input type="checkbox"/> Vegetarian		
1:15 pm – 2:15 pm	<input type="checkbox"/> Track 1	<input type="checkbox"/> Track 2	<input type="checkbox"/> Track 3
2:30 pm – 3:30 pm	<input type="checkbox"/> Track 1	<input type="checkbox"/> Track 2	<input type="checkbox"/> Track 3
4:00 pm – 5:00 pm	<input type="checkbox"/> Track 1	<input type="checkbox"/> Track 2	<input type="checkbox"/> Track 3
6:00 pm – 7:00 pm	<b>Reception</b>		
7:00 pm – 9:00 pm	Annual Meeting, Banquet, and Entertainment		

### Tuesday, April 7, 2009

7:15 am – 8:15 am	<b>Continental Breakfast</b>
7:15 am – 8:00 am	<b>CIDM/AIDM Breakfast (Old &amp; New Designees): Topic TBD</b>
8:15 am – 9:15 am	<b>The Growing Importance of Enterprise Risk Information Management</b>
9:30 am – 10:30 am	<b>Role of Data Management in Bridging the IT/Business Communications Gap: What You Can Do to Get Your IT Staff and Your Business Staff Speaking a Common Language</b>
11:00 am – 12:00 pm	<b>Capstone Presentation: The Many Sides of BI: Making the Most of Business Intelligence Throughout Your Entire Enterprise</b>



## IDMA 2009 Seminar: Insurance Business Intelligence – How Smart Are You?

# Registration

### 3- Registration Fees *(please check the appropriate box)*

Register by March 6, 2009

Save \$30

Register after March 6, 2009

<input type="checkbox"/> IDMA Members	\$665	<input type="checkbox"/> IDMA Members	\$695
<input type="checkbox"/> IDMA Members (multiple registrations)	\$565	<input type="checkbox"/> IDMA Members (multiple registrations)	\$595
<input type="checkbox"/> Non-Member	\$765	<input type="checkbox"/> Non-Member	\$795
<input type="checkbox"/> Exhibitor	\$965	<input type="checkbox"/> Exhibitor	\$995

\_\_\_\_\_Add \$765 for each additional exhibitor.

\_\_\_\_\_Add \$795 for each additional exhibitor.

Free Conference Pass per IDMA (Speaker, Special Invitation, Cross-marketing Agreement)

**Refund Policy and IDMA's Liability:** All cancellations and refund requests **must** be in writing at least two weeks before the event start date and will be subject to a \$95 administrative fee. It is regretted that cancellations received within the two weeks of the event date will be liable for the full seminar fee. Substitutions can be made at any time. If, for any reason, the event is canceled, IDMA will refund the total registration fee. However, IDMA will **not** be responsible for any travel, hotel accommodations or other costs incurred.

### 4- Method of Payment *(please check the appropriate box)*

- Payment in U.S. Funds Enclosed
- Credit Card *(See the Credit Card Form on following page. Please fax your credit card form, along with your registration form, to the IDMA office at 201-748-1690)*
- Invoice Me -- Checks are payable to IDMA and mailed to:  
IDMA  
Attention: Farouk N. Yassine  
545 Washington Blvd., 17<sup>th</sup> Floor,  
Jersey City, NJ 07310
- International Payments (other than Canada): We will only accept payments through wire transfer. Please email [FYassine@IDMA.org](mailto:FYassine@IDMA.org) for bank information.

**Registration form will not be processed without payment. Email confirmations will be sent upon receipt of your completed registration form.** Registration and Payment must be received at IDMA by March 20, 2009 to guarantee your Seat/Exhibit Booth. **If you have any questions please contact IDMA at (201) 469-3069.**

### 5- Hotel Accommodation Details

**[The Westin Philadelphia](#) is the official Seminar hotel.** It is located at 99 S. 17<sup>th</sup> Street at Liberty Place – between Market and Chestnut Streets.

**IDMA has a special rate at The Westin: \$255 per night – This rate is available until March 5, 2009 or until the room block sells out, whichever comes first. RESERVE YOUR ROOM BY CALLING THE WESTIN PHILADELPHIA AT 1-888-627-8153**

Hotel check-in is at 3:00pm., and normal checkout is at 12:00pm. **All late checkout requests for all hotel guests are on a first come first served basis.**

Note: The Westin is a SMOKE FREE hotel!

**Fax or Email your registration now for this important seminar to IDMA at (201) 748-1690 or [FYassine@IDMA.org](mailto:FYassine@IDMA.org).** On request we can generate invoices for those who need them. Credit card payment is quickest. See next page for credit card form.



## CREDIT CARD PAYMENT FORM

Please IGNORE the INVOICE NUMBER and DATE

COMPANY NAME: \_\_\_\_\_

INVOICE NUMBER: \_\_\_\_\_

INVOICE AMOUNT: \_\_\_\_\_

INVOICE DATE: \_\_\_\_\_

CARDHOLDER NAME: \_\_\_\_\_

CARD TYPE: (Please circle one) **Amex / Visa / MasterCard**

CARD NUMBER: \_\_\_\_\_

EXPIRATION DATE: \_\_\_\_\_

TELEPHONE NUMBER: \_\_\_\_\_

FAX NUMBER: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

SUBMITTED BY: \_\_\_\_\_

DATE: \_\_\_\_\_

**Cardmember acknowledges receipt of goods and/or services in the amount of the total shown hereon and agrees to perform the obligations set forth by the cardmember's agreement with the issuer.**

SIGNATURE OF CARDHOLDER (REQUIRED): \_\_\_\_\_

For accounting use only. Transaction number:  
---