

“The Dollars in Your Data” IDMA’s 2010 Annual Seminar

**March 22-23, 2010
The Westin Philadelphia Hotel - Philadelphia, PA**

Program & Registration

Seminar Overview

Insurance professionals can easily recognize the organizational assets that have a measurable financial value, such as inventory, people, buildings, land, equipment, even intellectual property. It's time to recognize also the dollar value of another asset: your insurance data.

IDMA recognizes the value of data as an asset — a revenue-producing asset — in your organization. The better you manage this critical asset, the more leverage you'll have to find the dollars in your data. Spend a day and a half at the IDMA Annual Seminar to hear and meet the industry's leading data management experts who can help you unlock the value in your data.

Join us at the IDMA 2010 Annual Seminar to:

- Learn about current and emerging regulatory and compliance issues
- Learn best practices on building a sound business case when seeking funds for your data management projects
- Find out how Business Intelligence is changing business practices to ensure adherence to data management practices (i.e., data governance, quality, and stewardship)
- Hear about emerging revolutionary technologies and analytics that are affecting the insurance industry – find out how insurers are outperforming competitors by using these latest tools
- Learn how to improve team performance when dealing with team projects
- Connect with your peers as you address similar data management challenges

Who Should Attend

IDMA Annual Seminars attracts decision makers and influencers from a wide array of financial services companies, including many of the world's largest insurers. More than half of last year's attendees were director level or above in their companies.

The program is ideal for:

- Data Managers
- Business and Technology Executives and Managers
- Compliance Directors
- Sponsors and Developers of Business Intelligence and Data Warehousing programs
- Sponsors of Data Governance programs
- Data Architects and Data Modelers
- Project and Program Managers
- Data Integrators
- Business and IT Consultants
- Business and IT Analysts
- Actuaries
- Risk Managers
- 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 8 and 9) now for this important seminar to (201) 748-1690 or FYassine@IDMA.org. On request we can generate invoices for those who need them. Credit card payment is quickest. See page 10 for credit card form.

Register Now and Guarantee Your Spot! **EARLY BIRD DISCOUNT OF \$30 FOR PAID REGISTRATIONS RECEIVED BY FEBRUARY 19, 2010!**

Note: CPCUs will earn 9 CPD points in the Continuing Professional Development program.

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

Hotel Accommodation

[The Westin Philadelphia](#) is the official Seminar hotel. It is located at 99 S. 17th 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.

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 March 22-23, 2010 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 2010 Annual Seminar Exhibiting & Sponsorship Opportunities at <http://www.idma.org/idmaEventsAnnualSeminarSponsorship&Exhibiting.pdf> and contact Farouk Yassine at (201) 469-3069 or FYassine@IDMA.org.

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

The IDMA 2010 Seminar will prove to be the event one cannot afford to miss!

Program

Program Snapshot

The IDMA 2010 Annual Seminar registration/information desk will open starting at 8:00am on Monday, March 22 and will remain open until 5pm.

The Seminar will officially start at 9:00am with our popular Data Management Roundtable general session. At 10:45am we will take a 15 minute coffee break and will resume at 11:00am for our keynote session "The Great Escape", which will be about courage, commitment, communication, focus, passion, positive attitude, problem solving, relationships, self-discipline and team work.

After the end of the keynote address at 12:15pm, we will all move to the exhibit hall to enjoy a one hour lunch and have the opportunity to learn about our exhibitors' products and services.

From 1:15 to 5:00 there will be a series of one-hour break-out sessions. Attendees will be able to select up to three sessions from three different tracks. There will be a half hour refreshment break after the 2nd break-out session.

We will take a short breather at 5:00 pm, and then return to the exhibit hall at 6:00 pm for a gala reception and prize drawings where seminar attendees will have a chance to mingle with exhibitors, connect with their peers, and possibly win a nice prize or two!

At 7:00 pm we will move to a sit-down dinner for the IDMA 26th Annual Meeting and Dinner. During the meeting, IDMA's outgoing President will deliver the State of the Association Address; new IDMA AIDM and CIDM graduates will be recognized; the 2010-2011 slate of IDMA officers and committee candidacies will be voted upon; and IDMA's newly elected President will adjourn the business portion of the meeting and will then introduce our dinner entertainment (a local Philadelphia comedian).

On the morning of Tuesday, March 23, attendees will enjoy an early continental breakfast in the exhibit hall. After breakfast, all attendees will assemble at 8:15am for a one hour general session. At 9:15 we will break for a 15 minute transition and then return at 9:30am for another one-hour general session. At 10:30, we will have our final half hour refreshment break. At 11:00 the Seminar will conclude with a "Lightning Round" general session.

MONDAY, MARCH 22, 2010

8:00 am – 5:00 pm	Registration <i>(coffee and tea stations will be available until 9:30am)</i>
9:00 am – 10:45 am General Session	Data Management Roundtable All registrants are invited to attend this Data Management Roundtable. The IDMA Roundtable format invites commentary and discussion. For those unfamiliar with the IDMA Roundtable process, discussions are quite informal and are geared towards audience interest and participation. Please suggest topics of interest to you when you submit your registration. 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. Moderator: Peter Marotta, Enterprise Data Administrator, Enterprise Data Management, ISO
10:45 am – 11:00 am	Coffee Break
11:00 am – 12:15 pm Keynote Address	The Great Escape The Great Escape is all about "commoditization." Commoditization occurs when the consumer perceives little or no distinguishable difference between products, services and resources. When this happens, price becomes the primary differentiator. Picture commoditization as a disease that eats away at one's knowledge, wisdom and professionalism – it is so cruel and debilitating that it reduces the value proposition of even the most seasoned professional to a number. Using the backdrop of the largest Allied escape attempt from the German POW camp during the Second World War, The Great Escape is about courage, commitment, communication, focus, passion, positive attitude, problem solving, relationships, self-discipline and team work. It is about escaping the commodity trap. Speaker: Scott Addis, Founder & CEO, The Addis Group
12:15 pm – 1:15 pm	Lunch

MONDAY, MARCH 22, 2010

<p>1:15 p.m. – 2:15 p.m. Track 1</p>	<p>Enterprise Information Management Strategy for the Insurance Industry</p> <p>As insurance companies are increasingly challenged by expanding business requirements, regulatory changes, the growing system landscape, and the increasing need for data interchange internally and externally, there is a real need to consider a strategic framework that addresses current challenges and accommodates for future growth.</p> <p>Many questions arise: Should you build a metadata layer to enable data integration and system interoperability? Is master data management a key foundation layer? Should you be looking at a comprehensive semantic vocabulary layer to start with? Should you use a standard such as ACORD to base the interoperability on?</p> <p>This presentation takes a brief but deep dive into the core issues and how to solve a problem that is growing at an exponential rate with every system landscape and regulatory change. We'll discuss best practices, standardization, and a powerful, yet flexible approach that incorporates metadata, reference data, master data and standard compliance strategy to build the foundational layer with examples specific to the Insurance Industry.</p> <p>Speaker: Charles Greenberg, Director of Business Development, Data Foundations, Inc.</p>
<p>1:15 p.m. – 2:15 p.m. Track 2</p>	<p>Why Predictive Analytics, Why Now?</p> <p>Predictive analytics is being used today to solve real business solutions and optimize operations in an industry whose margins have all but vanished in the soft market we find ourselves trying to escape. Underwriting has been pressured as of late to become ever more surgical in segmentation of risk. Attractive market segments have become increasingly competitive as carriers look to restore some semblance of premium growth while keeping the loss ratio in check. Predictive analytics identify creative new ways to price, provide early warning systems, and automate underwriting for segments of business supporting straight-through processing, further consistency, and reduced expense.</p> <p>After participating in this session, attendees will be able to:</p> <ul style="list-style-type: none"> • Identify ways leading edge insurance companies are leveraging predictive analytics for competitive advantage; • Explain how this technology can support a more streamlined, predictable and efficient business process; and • Make decisions with a better ability to predict the results of those decisions before they play out <p>Speakers: Andy Roos, Vice President, Business Intelligence Team, Tower Group Companies John Johansen, Chief Operating Officer, Agile Technologies</p>
<p>1:15 p.m. – 2:15 p.m. Track 3</p>	<p>Data Profiling for Data Quality Assessment: Rapidly Building the Business Case for Data Quality Improvement</p> <p>Poor data quality hampers business success by casting doubt on the data feeding both operational and analytical activities. The absence of metrics linking business impacts to data issues impedes the development of the appropriate business case for introducing data quality improvement. Because data issues contribute to operational inefficiencies, missed opportunities, and exposure to risk, there is a need for techniques to quickly identify high priority data issues and objectively evaluate the relationship between those issues and business productivity.</p> <p>This rapid data quality assessment, performed in as few as three weeks, combines top-down and bottom-up approaches to evaluating specific data sets to both engage business data consumers and immediately identify opportunities for improvement. We also describe case studies from the insurance and financial services sectors.</p> <p>Key topics in this session include:</p> <ul style="list-style-type: none"> • Business impacts of poor data quality • Using data profiling tools to find potential anomalies • Synthesizing data profiling results in the context of business impacts • Characterizing and prioritizing key data quality flaws • Identifying immediate remediation tasks <p>Speaker: David Loshin, President, Knowledge Integrity, Inc.</p>
<p>2:15 p.m. – 2:30 p.m.</p>	<p>Transition Break</p>

MONDAY, MARCH 22, 2010

<p>2:30 p m - 3:30 p m</p> <p style="text-align: center;">Track 1</p>	<p>Moving Beyond Ideas and Implementing an Enterprise Wide Unified Data Dictionary</p> <p>With the independent development and evolution of department systems, data dictionary consistency across systems is typically minimal at best. This presents a tremendous challenge to IT departments when it comes time to consolidate data for management, financial and regulatory reporting or to feed analytic engines. As a provider of insurance solutions across policy administration, claims, billing, data management and reporting, we were faced with the same issues and business pressures to resolve the problems. In this session we will present how we arrived at the decision to use the industry standard of ACORD as a centerpiece to our approach to solve this problem and the design and business challenges that came with that decision.</p> <p>Key topics in this session include:</p> <ul style="list-style-type: none"> • Benefits of adopting of industry standards data dictionary • Interpretation issues in the standard, extending the data dictionary and maintaining data dictionary integrity • Department-specific data practices and the use of a business rules engine • Reconciliation challenges, traceability and detailed error reporting • Providing effective reports back to the user communities • Impact to product maintenance processes <p>Speaker: Jeff Reilly, Senior Product Director, LexisNexis</p>
<p>2:30 p m - 3:30 p m</p> <p style="text-align: center;">Track 2</p>	<p>Where are Insurers Investing in Data & Analytics: The Priorities and Projections for the Next 3 Years</p> <p>Despite today's economic turbulence and the current challenging business climate, the IT spending rate continues to increase slightly and is not projected to level off or decrease anytime soon. Attend this session to understanding how your competitors, both larger and smaller, are utilizing IT dollars on data initiatives to achieve strategic corporate goals. Recent groundbreaking Strategy Meets Action (SMA) research presented during this important session will highlight key findings and summary data from the "Riding the Wave: Insurer Technology Spending, Drivers and Approaches," one of the initial reports in the recently-launched SMA Insurance Ecosystem Research Series.</p> <p>When you attend this session, you will get detailed information about:</p> <ul style="list-style-type: none"> • The state of the overall health of the North American property/casualty marketplace • Leading business drivers & IT spending patterns for all data and technology spend • How insurers are investing in data, data tools and technologies • The factors that are influencing technology spending decisions, and how solution approaches are being implemented • Call to action to have 'DATA' a theme and priority in technology plans and roadmaps <p>Speakers: William Jenkins, Chief Information Officer, Penn National Insurance Deb Smallwood, Founder, SMA: Strategy Meets Action</p>
<p>2:30 p m - 3:30 p m</p> <p style="text-align: center;">Track 3</p>	<p>The Role of Human Dynamics in Successful Data Governance</p> <p>"Human Dynamics" refers to the ways people act in any setting – work, home, social, educational, etc. The combination of specific traits and influences give each individual a unique approach to circumstances and contribute to their reactions to any issue. The lack of recognition of these differences in human functioning has led to much misunderstanding, conflict, and waste of individual and group potential, especially in the work-place. Awareness of the differences, however, offers new opportunities for: greater individual self-understanding and growth; greater understanding of others; improved communication and cooperation; the conscious development of balanced teams in which all of the personality dynamics are represented, and in which the participants are able to work through consciously respecting each other's inherent processes and utilizing each other's gifts.</p> <p>Data Governance requires that people participate in development and execution of policies and practices that advance the management of data in an organization. Since Data Governance is a human endeavor, organizations would benefit from a better understanding of how human dynamics influence the Data Governance process.</p> <p>This presentation will outline the concepts of Human Dynamics and apply them to the realm of Data Governance, offering some suggestions for improving the Data Governance practice through improved understanding of how we interact and perform.</p> <p>Speaker: Anne Marie Smith, Ph.D., Director, Data Management, 21st Century Insurance</p>
<p>3:30 p m - 4:00 p m</p>	<p style="text-align: center;">Refreshment Break</p>

MONDAY, MARCH 22, 2010

<p>4:00 p m - 5:00 p m</p> <p>Track 1</p>	<p>How to Build a Successful Business Case for the Need of a Data Governance Program at Your Organization</p> <p>Organizations need to develop a business case for Data Governance, even if they are not required to do so. Join us in this session to review the actual steps taken to justify Data Governance. How can you measure Data Governance if you have not set any targets in advance? We will cover the significant drivers for Data Governance (DG) that offer solid financial results and will expedite solidifying your DG effort.</p> <p>This session will focus on:</p> <ul style="list-style-type: none"> • Finding financial hard benefits through data profiling and business alignment • Components of marketing and selling data governance • Development of a business case • Development of a "sales presentation" <p>We will review real examples from a successful Data Governance implementation at Erie Insurance Group which will reinforce the objectives of this session.</p> <p>Speakers: James Viveralli, Data Architect, Information Management & Reporting, Erie Insurance Group John Ladley, President, IMCue Solutions</p>
<p>4:00 p m - 5:00 p m</p> <p>Track 2</p> <p>TRACK CLOSED</p>	<p>Unlocking the Value in Your Data Through Business Intelligence Value Accelerators</p> <p>This session will discuss a modular, common development approach to help insurers speed and standardize their business intelligence build outs for dashboards, reports and other analytics through the use of pre-defined data models, queries, and business rules.</p> <p>This session will review best practices methodologies, organizations and tools. The key role of data quality will be demonstrated by a short demo of a solution including end user visualization and data exploration tools which highlight data quality issues and help ensure end user participation in continuous data quality improvement.</p> <p>Speakers: Patricia Saporito, Director, Industry Analytics, SAP Labs, LLC</p>
<p>4:00 p m - 5:00 p m</p> <p>Track 3</p>	<p>Change Management – Multiple Challenges for Multiple Levels</p> <p>Uncontrolled change can cause huge overruns. Controlled change, however, can produce a more valuable process and product – IF changes are evaluated properly and in time to be implemented and adopted effectively. This presentation discusses how to apply the same orderly and controlled processes that were employed during a project's definition and original planning phases to evaluate, justify, approve, and implement change. Similarly, the potential impacts generated by the results of a data study are addressed. The presentation applies these disciplines from an overall organizational perspective to the levels of a specific project and individual acceptance. The overall goal is an understanding of how to add value to an organization through the application of data and change.</p> <p>Benefits gained by the audience from this presentation:</p> <ul style="list-style-type: none"> • Understanding of the myriad types and sources of change • Clear understanding of the risks and opportunities offered by change • Impact of change and its adoption at the level of the organization, project/study, and individual • Means by which to identify, evaluate, and implement change to a project and/or organization <p>Speaker: Michael Thorn, Senior Project Manager for Information Systems, NCCI Holdings, Inc.</p>
<p>5:00 p m - 6:00 p m</p>	<p>Open Time</p>
<p>6:00 p m - 7:00 p m</p>	<p>Reception & Prize Drawings</p>
<p>7:00 p m - 9:00 p m</p>	<p>Annual Meeting – Includes Banquet & Entertainment</p>

IDMA 2010 Seminar: The Dollars in Your Data Program

TUESDAY, MARCH 23, 2010

7:15 a m – 8:15 a m	Continental Breakfast
8:15 a m – 9:15 a m General Session	<p>How Measuring Data Management Practice Maturity Helps You to Secure Funding for Your Data Management Projects</p> <p>Upon leaving this presentation, attendees will be better equipped to ask for resources required to improve their data management practices. In order to ask for money to fund your data management projects, it helps to have a framework for improving those practices. It also helps to have some idea of how well your organization is performing relative to the competition. This talk will provide attendees with an understanding of our industry's state-of-the-practice as measured against the SEI-CMM. This information can be used to articulate specific, quantifiable, and do-able projects that will pay off with tangible results in a way that will produce management acknowledgement. Attendees will be better equipped to ask for funding of subsequent data management investments.</p> <p>Speakers: Peter Aiken, Ph.D., Associate Professor with Virginia Commonwealth University's Dept. of Information Systems and Founding Director of Data Blueprint Jeanne Laughlin, Director of Sales and Marketing, Data Blueprint</p>
9:15 a m – 9:30 a m	Transition Break
9:30 a m – 10:30 a m General Session	<p>The Dollars in Your Team: How Data Can Improve Team Performance</p> <p>This year's conference focuses on the ways to mine "The Dollars in Your Data," and this session follows the theme, but with a twist: we'll focus on people. We're going to add some science to the art of managing people by looking at how to assess a team's performance, and more importantly, how to improve that performance.</p> <p>Creating and sustaining high performing teams has never been more important than it is today. So how do you figure out what's going well and what's holding your team back from optimal performance? The best way is by mining the data; that is, if you want to know the answer to a question, take a look at what the data tells you.</p> <p>When analyzing teams, the data falls into seven factors which comprise the Team Architect® T7 model: Thrust; Trust; Talent; Teaming Skills; Task Skills; Team Support from the Organization; and Team Leadership/Fit.</p> <p>This presentation will present the model, explain how to identify the gaps between where a team is today and where it needs to be to perform its best, and illustrate some examples of ways to close those gaps.</p> <p>Speaker: Clarke Peterson, Principal Consultant, Atlanta Leadership Consulting</p>
10:30 a m – 11:00 a m	Refreshment Break
11:00 a m – 12:00 p m Capstone Presentation	<p>New For 2010: Lightning Rounds!</p> <p>While all of our sessions will be in conventional presentation format, we are planning on including a session of Lightning Rounds as the capstone presentation. In our "One Big Idea" Lightning Round, each presenter has 20 slides – no more, no less. Each slide will be displayed for exactly 20 seconds; slides are advanced automatically, so that the speaker cannot linger over any slide. The speaker thus has 6 minutes and 40 seconds to make his or her case. Laughter and applause are encouraged; the idea is to blast out a lot of ideas and information in a fun and energetic format and provide the audience a few key points to remember.</p> <p>We aim to have a diverse mix of Lightning Round presenters including insurers and producers, service organizations, vendors, and industry experts</p> <p>Speakers: TBD</p>

Registration Form

Fax or Email your registration form now to IDMA at (201) 748-1690 or FYassine@IDMA.org. On request we can generate invoices for those who need them. Credit card payment is quickest. See page 10 for credit card form.

1- Provide Contact Information	
Name (Mr./Ms.) _____	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"/> Colleague <input type="checkbox"/> Other _____	

2- Provide Suggested Topics for the Roundtable, Select your Lunch Preference, and Select the Monday Afternoon Breakout Tracks you wish to attend

Monday, March 22, 2010			
8:00 a m – 5:00 p m	Registration		
9:00 a m – 10:45 p m	Data Management Roundtable Please suggest your topics here, if any: _____ _____ _____		
11:00 a m – 12:15 p m	Keynote Address: The Great Escape		
12:15 a m – 1:15 p m	Lunch (please select one choice) <input type="checkbox"/> Turkey and Swiss <input type="checkbox"/> Roast Beef and Cheddar <input type="checkbox"/> Vegetarian		
1:15 p m – 2:15 p m	<input type="checkbox"/> Track 1	<input type="checkbox"/> Track 2	<input type="checkbox"/> Track 3
2:30 p m – 3:30 p m	<input type="checkbox"/> Track 1	<input type="checkbox"/> Track 2	<input type="checkbox"/> Track 3
4:00 p m – 5:00 p m	<input type="checkbox"/> Track 1	CLOSED	<input type="checkbox"/> Track 3
6:00 p m – 7:00 p m	Reception & Prize Drawings		
7:00 p m – 9:00 p m	Annual Meeting, Banquet, and Entertainment		
Tuesday, March 23, 2010			
7:15 a m – 8:15 a m	Continental Breakfast		
8:15 a m – 9:15 a m	How Measuring Data Management Practice Maturity Helps You to Secure Funding for your Data Management Projects		
9:30 a m – 10:30 a m	The Dollars in Your Team: How Data can Improve Team Performance		
11:00 a m – 12:00 p m	Capstone Presentation: Lightning Rounds! (New for 2010)		

Registration Form

3- Registration Fees (Check the Appropriate Box)

Register by February 19, 2010

- IDMA Members \$665
 - IDMA Members (multiple registrations) \$565
 - Non-Member \$765
 - Exhibitor (first badge) \$1,215
- ____Add \$765 for each additional exhibitor

Register after February 19, 2010

- IDMA Members \$695
 - IDMA Members (multiple registrations) \$595
 - Non-Member \$795
 - Exhibitor (first badge) \$1,245
- ____Add \$795 for each additional exhibitor

- Complimentary 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 \$175 administrative fee. Please note 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 (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., 17th Floor
 Jersey City, NJ 07310
- International Payments (other than Canada): We will only accept payments through wire transfer. Please email 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 8, 2010 to guarantee your seat. If you have any questions please contact the IDMA office at (201) 469-3069.

5- Hotel Accommodation Details

The Westin Philadelphia is the official Seminar hotel. It is located at 99 S. 17th Street at Liberty Place – between Market and Chestnut Streets.

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!



Credit Card Payment Form

Please fax or email this form along with your registration form if you are planning to pay for your registration fee using a credit card.

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): _____

<p>For accounting use only. Transaction number:</p>
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