



Commitment + Accountability

November 8, 2010

Insurance & Technology's Annual Executive Summit

The Good Fight: Incorporating the Best of Technology and Military Values Into Your Organization

George R. Fay
Executive Vice President

Army Values

- Loyalty
- Duty
- Respect
- Selfless-Service
- Honor
- Integrity
- Personal Courage
 - Physical Courage
 - Moral Courage

Be a Role Model of Army Values!

“Our lives begin to end the day we
become silent about things that
matter.”

Dr. Martin Luther King, Jr.

People make the real difference! Not Systems

People are assets and like other
assets, they can be developed for a
higher return or depleted to yield
less and less...

GEN Gordon Sullivan

Our job is to grow the people who will
lead the organization when we are
gone, and we begin that by instilling the
kind of values that we want our
organization to reflect in the future.

GEN Gordon R. Sullivan

Change is Constant

Leaders

- Shape and Control Change
- Lead
- Inspire
- Challenge
- Educate

Culture first – it is the foundation

Vision



“It’s kind of fun to do the impossible.”

Walt Disney

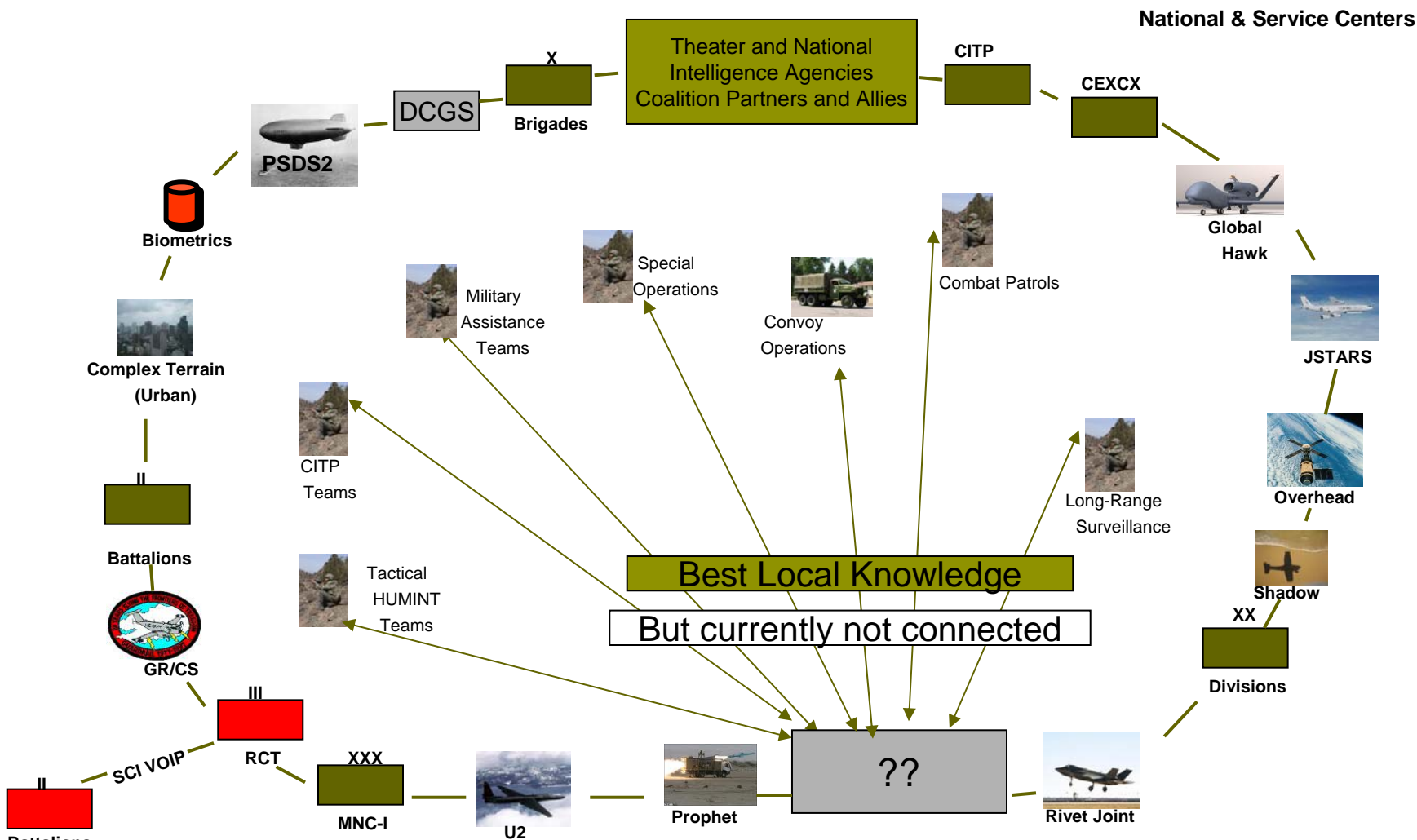
Vision Defined

“The very essence of leadership is that you have a vision.
It’s got to be a vision you articulate clearly and forcefully on
every occasion.

You can’t blow an uncertain trumpet.”

Father Theodore Hesburg
Former President
Notre Dame University

JIOC Concept (for Iraq)



Everyone Must Know the Commander's Intent!

- You cannot plan for every eventuality -
The Fog of War
- If everyone knows the why, they will try to make decision consistent with the goal.
- Attack, Defend, Buy Time

Commander's Intent

It is morally wrong to pay a fraudulent claim.

Elements of Strategy

- Ends – Clear Objectives
- Ways – Most time is spent here
- Means – Resources

End/Objective

World Class Service

Examples of World Class

Service

No phone ever rings more than twice before a human voice answers it.

Customer specific data with each phone call
“Good Morning General Fay.”

Thank you for your 40 years of membership.
(I am a member, not a customer)

Claim Roadmap

Status: 3rd Year of Strategy
2nd Year of Execution

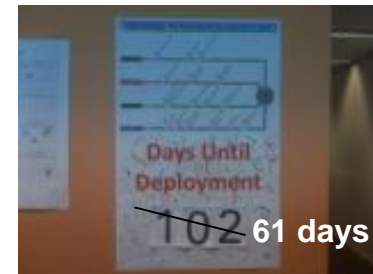
Thus Far: On Target
On Schedule
On Budget



Claim Center Advancement

Status:

- Continuous focus on change management, ownership and accountability
- Over 150 Claim employees contributed to the design
- 70 “Trailblazers” leading the way on training and implementation
- Launch set for Commercial Lines claims November 22, 2010
- Specialty (Professional & Management Liability) claims set to begin in 2011



Caution: We are not there yet!

Never declare victory too soon!

“Hurrah, boys, we’ve got them!”



General George Armstrong Custer
June 25, 1876

Resources:

People vs. \$

How can I do this and my regular job?

THE FUTURE IS YOUR REGULAR JOB!

Accountability

You Own It – not IT

Establish accountability throughout your organization – all the way down

- Property
- Casualty
- WC
- Specialty

People will respond favorably and get engaged and excited
e.g. Claim Center Advancement



Time:

If you want it fast – you'll get it fast. It just
won't be any good

Set a realistic timeline

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AR 15-6

Investigation of the Abu Ghraib Prison

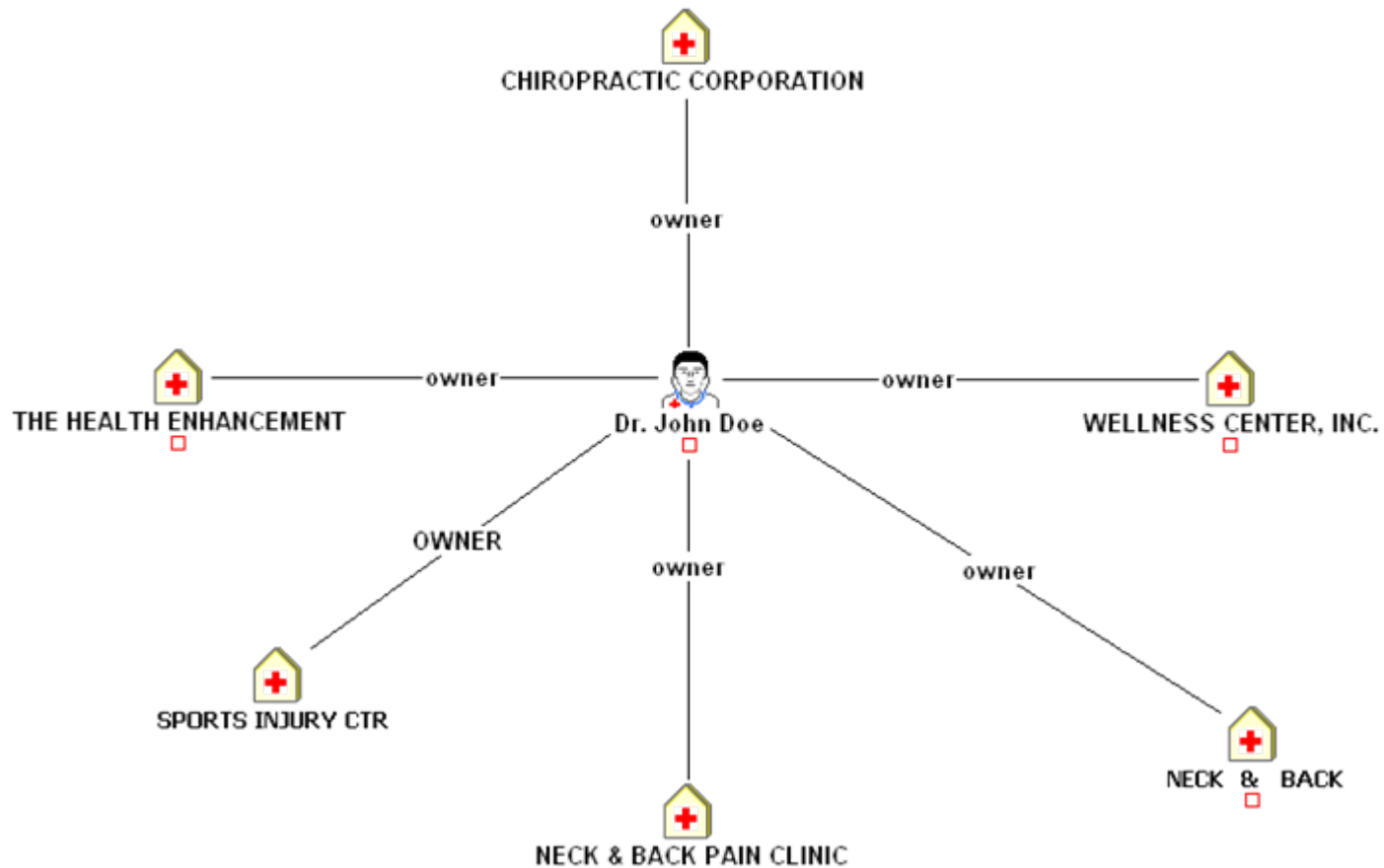
MG George R. Fay
Assistant Deputy Chief
of Staff, G-2

INVESTIGATIVE METHODOLOGY

- **In excess of 9,000 documents collected, catalogued and archived**
- **Over 170 interviews conducted**
- **8 Investigative Visits to Iraq**
- **Investigative teams consisted of 28 personnel to include investigators, analysts, subject matter experts and legal advisors**
- **Independent Review Team chartered by appointing authority**

Medical Facility Ownerships

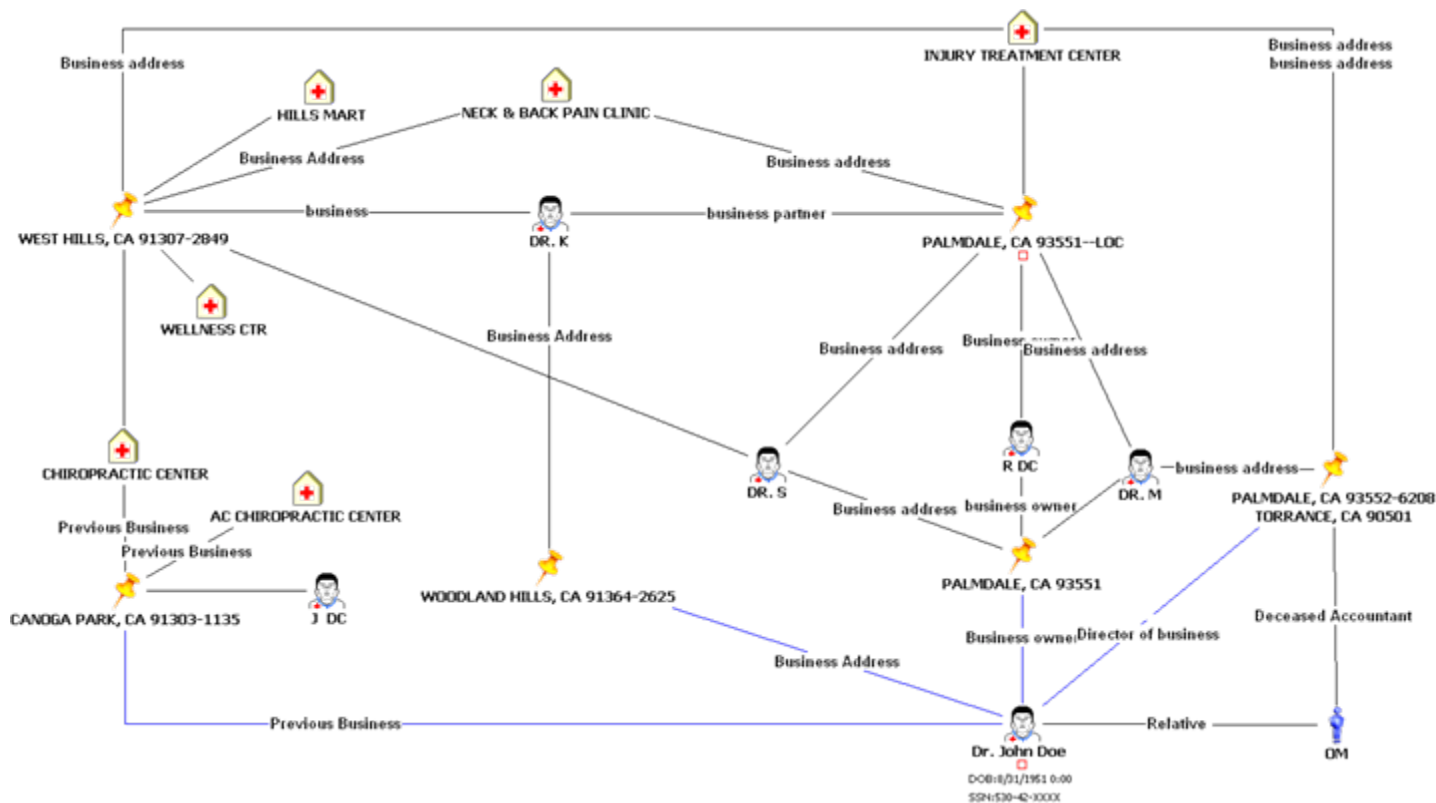
Analyst's Notebook



Medical Facility Ownerships

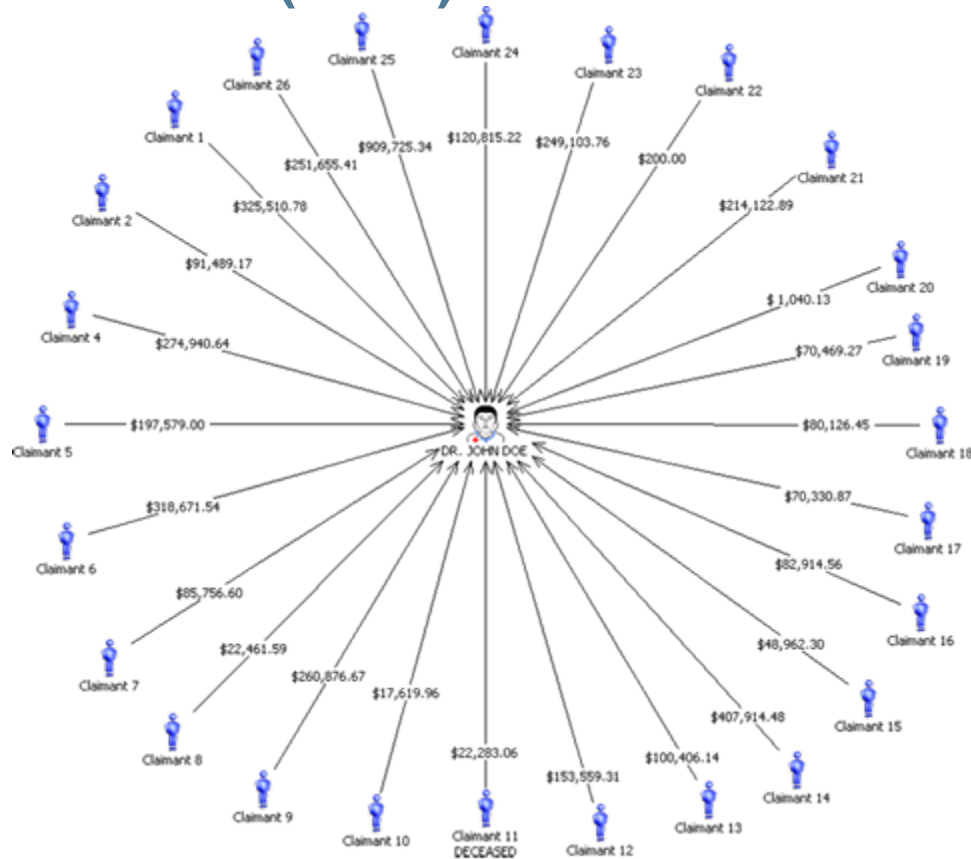
Analyst's Notebook (cont.)

Business and Address Associations



Provider Payments Per Claimant

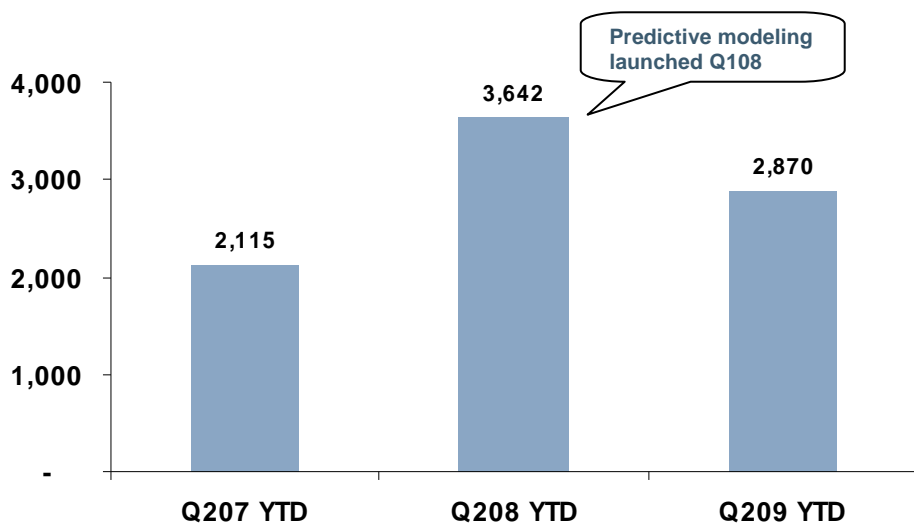
Analyst's Notebook (cont.)



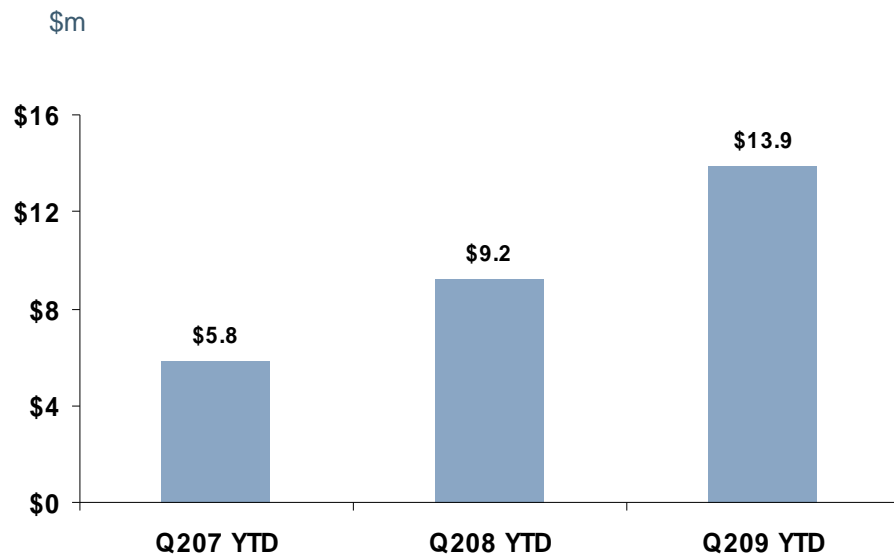
The examples provided in this material are for illustrative purposes only and any similarity to actual individuals, entities, places or situations is unintentional and purely coincidental. In addition, the examples are not intended to establish any standards of care, to serve as legal advice appropriate for any particular factual situations, or to provide an acknowledgement that any given factual situation is covered under any CNA insurance policy.

Testing new predictive models for identifying fraud and recovery opportunities

Total Number of Referrals



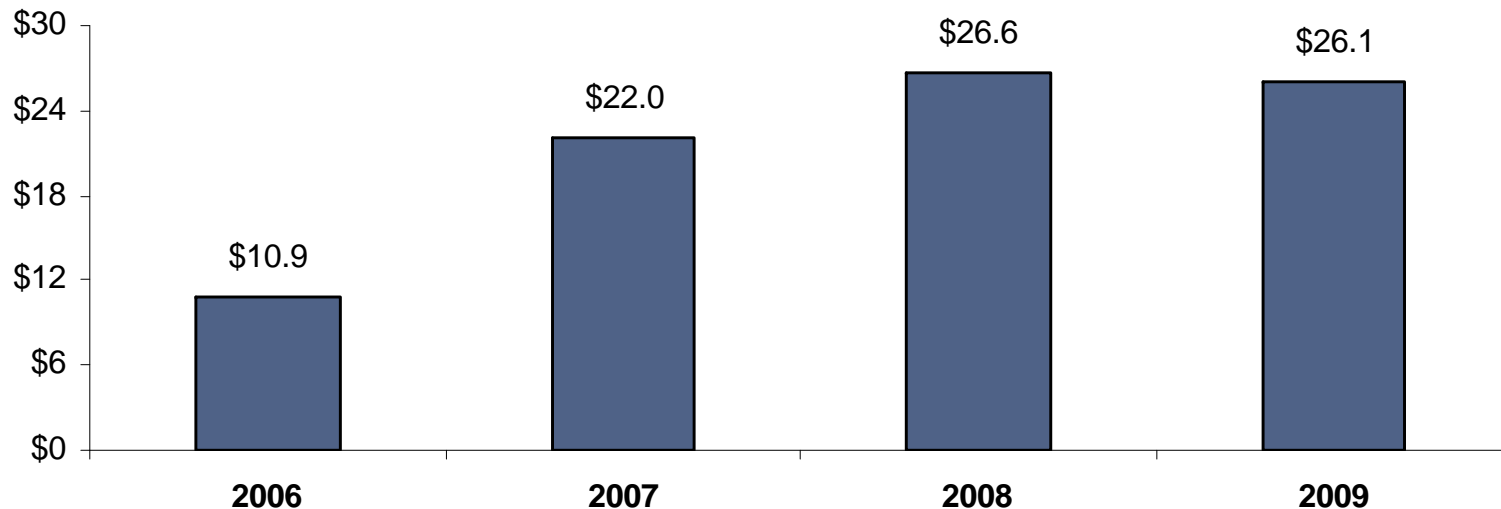
Total Savings



Situation Analysis – Claim Administration

Fraud Management

- Savings from Special Investigation Unit (SIU) referrals have increased.



Sal/Sub

The System Supported Better Adjuster Performance!

Orders of Magnitude Better!



**General Keith Alexander
CYBER CZAR**