

Mr. **David Hartley** is a 12 year SAS veteran based in the UK but working for the SAS HQ in Cary, North Carolina, USA. Hartley is responsible for the direction and development of specific solutions for the insurance industry including the use of Business Analytics to address insurance fraud detection and prevention. The SAS Fraud Framework for Insurance was launched in 2009 and now has over 20 insurers around the world using it to detect more suspicious claims cases, reducing their false positive ratio in investigation and using the solution to identify potential fraud within the various third parties involved in the claims process including agents, garages, doctors/medical providers etc. and internal fraud. Hartley brings over 25 years of insurance experience to SAS. He was part of a small team that established Lloyds Bank as the largest banc assurer in the UK in the mid 1990's. Prior to this, he spent 7 years at Eagle Star (now part of Zurich Insurance) working on both central data repositories, the application of data intelligence (including fraud detection and customer intelligence) and running direct marketing teams, and was part of the management team that established their successful personal lines direct writer. In addition, Hartley has worked as a consultant to over 70 financial services companies worldwide. Hartley is a graduate in Business Studies from the University of Aston in Birmingham, England and is an Associate of the Chartered Insurance Institute of the UK, a Fellow of the Institute of Direct and Digital Marketing and also holds Diplomas from the UK's Chartered Institute of Marketing and Market Research Society. Hartley is also the Chairman and Founder of a global medical research charity, the XLP Research Trust.