

# back to business

–Clark Manning, Jackson  
National Life Insurance, p.28

# Security Comes With Compliance

Erste Bank Group initially will deploy Norkom's Anti Money Laundering application in

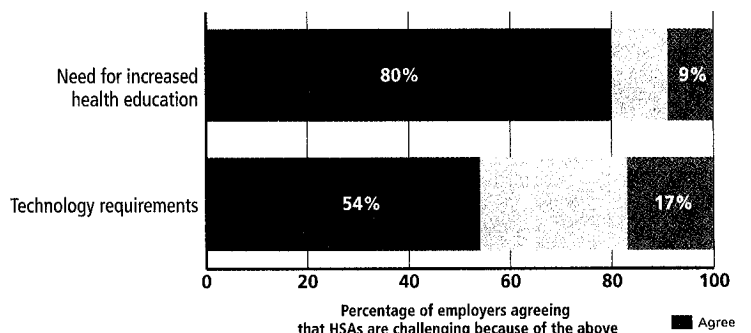
and Central and Eastern Europe. "The Norkom solution enables us to adopt a fully integrated approach to how we manage the prevention of financial crime in our business," says Leopold Fetterle, money laundering reporting officer, Erste Bank Group. ■ —*Wendy Toth*

# Terror Models Help Pricing

“The ongoing improvement in the level of detailed data being collected in terrorism modeling shows the importance of examining exposures, the types of weapons terrorists might use and their potential targets,” Lalonde explained. AIR’s conventional attack damage estimates consider multiple effects on the target and surrounding buildings, and CBRN events are modeled using the Department of Defense standard model, which includes the full spectrum of CBRN weapons. AIR also has assembled a team of experts to identify terrorist groups’ objectives, capabilities, resources and the history of their attacks. The resulting threat index can be spread across individual landmarks in a geographic area. ■ —W.T.

## Employers Recognize HSA Challenges

To keep healthcare costs at a minimum, a rising number of employers are seeking to engage employees through consumer-directed health management distribution practices, namely health savings accounts (HSAs). Although HSAs provide tax advantages for both employers and employees, many employers are concerned about the amount of employee education and the technology investments — such as online tools — that will be required to stimulate significant employee participation.



Numbers may not total 100% because of rounding.

SOURCE: NATIONAL BUSINESS GROUP ON HEALTH/WATSON WYATT "EMPLOYER SURVEY OF TRENDS IN THE HEALTH CARE MARKETPLACE"