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TECHNOLOGY FOCUS



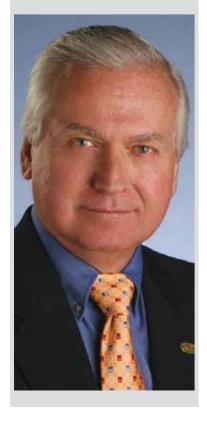
The world gets smart

I like to bring you something a little different on this page ideas that will strike a chord or give a new viewpoint. This time Steve Adler offers a fascinating new way into a really big idea. It is the idea that, pretty soon, all the things around us are going to be collecting and communicating data, via the net.

There is a lot of hype about the so-called "internet of things". But it is a topic insurance professionals ignore at their peril. Relevant data is the lifeblood of the industry and as smart devices proliferate in the world around us, there is more and more data we can use to create new products and services. We are on the threshold of a period that will make complaints about "information overload" look quaint.

The great news is the industry is better prepared than ever for this vast influx of valuable and potentially game-changing data. The ACORD standards process is mature and global – ready to adapt to any new information sets that become relevant to the insurance community. Information professionals across the industry are focused on data as a business resource, while business leaders know information truly is power.

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The internet of trees

An internet of trees is no less ridiculous than an 'internet of things'



Steve Adler

recently hosted a webinar with the chief information officer of Palo Alto, California, about an open data project in which the city was mapping and tagging all of its trees. By recording location latitude and longitude, genus, age, width, height, fruit and seed, the city is creating an asset inventory of its foliage. One of the call-in participants asked if the city was also assigning universal resource indicators (URIs) to the trees, which solicited a long silence and the question: "What is a URI?"

URIs are web links for data and they allow any data element to have a universal identifier that any web browser can resolve to a thing. Now, why would anyone want to put trees on the internet?

Humans are in the middle of a natural gas bonanza, as new drilling methods and fractured wells are reaching vast new reserves of gas to warm our homes, power our televisions and even run our vehicles. But every day, all over the world, natural gas leaks from underground pipes and valves and collects under manholes or escapes into the atmosphere.

A leading cause of gas leaks is trees, whose green leaves soak up CO₂ and release oxygen but whose tangling roots wrap around underground pipes and cause fissures and ruptures. In every city in the world, trees beautify the environment while corrupting pavements, streets and underground pipes.

Some trees have deep roots; others have shallow and wide roots. Some build complex subterranean networks under our lawns, spreading to adjacent buildings and empty lots. With so many trees in so many municipalities, significant sums of money are spent on planting and preserving them. People take their role for granted without ever considering their real net present value.

Populating the 'internet of things' Whether or not you have heard of

the "internet of things", many in the media use this term to tell stories about how toasters can talk to refrigerators, which is the kind of media nonsense that irritates IT professionals endlessly. But is an internet of trees any less ridiculous? Not in the least.

In fact, an arboreal internet of things can be a fundamental enabler for global sustainability. Because a tree with a URI is not just a thing: it is a living entity that changes every year with the environment. It welcomes children

who climb its boughs, birds that live in its branches and people who experience events beside it. Open data and URIs enable people to add details to trees and streets and lamp posts and guardrails and buildings and parks. These details are in a bidirectional relationship of data publishing and use that describes the attributes of people's lives in a complex web, which defines exactly what a city is: life and events, past, present and future.

Not far from my home is a street named Middle Neck Road. Halfway up that street is a signpost dedicated to Alicia Patterson, who died in a car crash on that spot in 1981. She was just 19 years old at the time. All across the world, people mark spots where loved ones died in automobile accidents with ribbons and flowers and crosses and stars, which last for a while before being buried under snow, washed away by rain or forgotten in time. But with a global map of trees and streets, guardrails and intersections all given URIs, anyone can record these tragic events in open data that persists long past the organic life of flowers.

We all have seen old photographs of how our towns and cities looked 100 years ago. But those photos do not capture all the people who lived in those cities and the houses they built, the lives they led, the people they knew, the trees they planted and the things they did. URI mapping and open data, however, offer the possibility for every human being to leave digital records of the lives they led in the towns where they lived. As a result, we will be able to look back and understand the histories of our communities in rich narratives about real people.

And when trees are mapped with URIs, documenting the extent of their roots and the impact of those roots on gas lines can empower cities to hold utilities accountable for cleaning up nasty methane leaks before they destroy the planet. This new kind of root cause analysis can benefit all living creatures.

This kind of analysis also represents my vision for open data and the internet of things. It illustrates a rich world described in data, accessible to all, that gives us new insights into our world that we can use to achieve enhanced understanding, communication and history, as well as a better future.

Steve Adler is IBM's information strategist. He founded the IBM data governance council in 2004, created the data governance maturity model in 2006, was listed among the top 100 most influential people in financial services by Treasury & Risk Magazine in 2008 and created the information governance community in 2010.