

## **Rolando Hernandez**

### **Business Rules Architect – – Insurance, Financial Services & Banking**

**Dallas, TX / Miami, FL 214-810-6585 [Jobs2014@BizRules.com](mailto:Jobs2014@BizRules.com)**

#### **SUMMARY**

- Founder & CEO, BIZRULES – Fortune 500 experience in Master Data Management, Business Process Management, Business Rules Management, and Decision Management. Experience modeling enterprise data/rules/process models.
- Rules/Data Architect – Allstate Insurance, Chicago, IL. – Advised management on best practices for creating Allstate's Business Rules Management COE, and for training Business Rule Analysts and Data Modelers on modeling end-to-end ruleflows and data-based decision rules. Shared presentations, templates & tools for rulebase/process design.
- Insurance Policy Rules Engine Designer – Penn National Insurance, Harrisburg, PA. – Led RFP project to select PNI's Business Rules Engine for Product Configuration, Automated Underwriting, Billing, and Policy Admin. Used the BIZRULES® Quantitative Ranking Table™ to select the BRE vendor short list, developed a Rulebook of Data Models/Rulesets for the Proof of Concept / Prototype, and helped recommend the BRE. My recommendation and analysis was subsequently reviewed by and validated by Gartner VP Jim Sinur.
- Insurance Rules Programmer on the \$400 million Canada Social Security System Modernization Project. Coded the Pension Eligibility and Entitlement Adjudication Rules and Data Queries. Policy Management System delivers \$30 billion in pension benefit checks to 10 million retired and disabled Canadians yearly. Rulebase processes 120 million payment transactions/yr. Error & fraud reductions due to new Rulebase of \$45 million/yr or \$703 million/15yrs. [www.bizrules.com/clients\\_CADISPR.htm](http://www.bizrules.com/clients_CADISPR.htm).
- Systems Development Department Manager, Life Insurance Software Developer – Financial Data Planning (SunGard Insurance). FDP was a \$30 million software developer for Life Insurance, Finance, and CRM applications based in Coral Gables, FL. As Dev Department Manager, I was in charge of implementing FDP's strategy for Master Data Management, ensuring data quality, integrity, standardization, and consistency across five databases and five software products. Hired and led the 10-person team of data analysts and developers. Managed, coordinated, and directed the design, planning, and project to consolidate five databases into one enterprise-wide database. Led the database team designing the conceptual data models, logical data models, physical database models, metadata, and schema. Led the development team to create reusable code and rules in order to integrate five core apps into one suite.
- Business Rules Architect at Sapiens Americas, an Insurance Software and Financial Software Vendor – Decision Modeling for FINRA, KYC, and AML compliance at Goldman Sachs. Decision modeling and Data Quality Modeling on a Mortgage Rules Modernization project at Wells Fargo. Member of Sapiens professional services team implementing Sapiens DECISION Analytics & Decision Management System.
- Master Data Management and Business Intelligence in the fast-food industry – Project Manager, Burger King, Miami, FL. Helped design and implement systems for MDM, BI, Sales Force Automation, and an Executive Information System for Regional VPs and Field Sales Managers. System tracks Sales & A/R for 6,000 Burger King restaurants nationwide. Coordinated and monitored daily programming work by an internationally located development team with programmers in Colombia and Mexico. Reported to Director of MIS.
- Database Architect / Rulebase Architect – Responsible for data analytics, data governance, data quality, validation, transformation, data cleansing, standardization, big data, business intelligence, and data-based decision-making.
- Data Coach – Experience creating terms, definitions, relationships, concept/fact models, semantic models, logical, physical, and meta-data models. Designing rules for governance, obtaining data, assembling data, retrieving data, data processing, reporting, data validation, data quality, cross-field relationships, ETL, data formatting and mapping.

#### **Founder & CEO, BIZRULES – Data/Rules/Process/Enterprise Architect 1995–2014**

- Consultant to CXO, VP, and Director level executives implementing state-of-the-art technology for Data Mining, Business Rules Management, Decision Management, Business Process Management, and Knowledge Management.
- Recognized subject matter expert in Rules Management, and Data-Based/Rules-based Decision Management.
- Helped design the global strategy for Data, Business Rules, and Business Process Management at Mobil Oil, IRS, GE.
- Rules Coach guiding large global corporations to manage rules, simplify processes, increase compliance levels (automating rules), gain economies of scale (reusing rules), and reduce time-to-market (rules vs. hard-coding).
- Decision Modeler helps companies make better decisions faster. Rules architect who helps companies manage rules.
- Uses data mining, business process, business capabilities, business rules, and predictive analytics to help companies disrupt competition, seize market share, ensure compliance, prevent fraud, and compete on knowledge.

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- Takes the complexity out, and simplifies IT concepts, so executives understand the value of data, rules, process, decisions, knowledge as corporate assets that can be automated to cut costs, improve quality, and make more money.
- Trusted advisor to business executives, IT directors, and SMEs: Finance, Tax, Life Insurance, Underwriting SMEs, Financial products and services, Marketing, Sales, Customer Service, Legal, Risk, Compliance, IT, etc.

### **Consulting Experience – Sample BIZRULES consulting projects, 1995–Present**

- GE Business Architect – 10 years experience as GE Tax Enterprise Architect, and Data/Rules/Process Architect. Designed GE Databased-Decision architecture, Rulebase architecture, and BPM methodology for GE's Tax Knowledge Supply Chain. Helped GE "Write the Rules" of Tax Compliance, Tax Minimization, and Tax Compliance.
- IBM Business Rules Subject Matter Expert – 10-year \$15B IRS TAX Business Systems Modernization Program.
- IBM Operational Decision Management Business Policy Analyst – IBM's business rules analyst on the ODM team building a state-of-the-art rules-based CRM Loyalty Management System for a \$20B retail/online store.
- EDS Business Rules Programmer – \$400M Canada Social Security Pension Modernization Project.

### **INDUSTRY EXPERTISE & FUNCTIONAL EXPERTISE**

- Insurance (P&C, Life, Policy Admin) – FDP/SUNGARD, Allstate, Penn National Insurance, Chubb, USAA.
- Global Investment Banking, Mortgage – Goldman Sachs, Wells Fargo.
- Finance, Tax, Governance, Risk, Compliance (GRC) – IRS, General Electric, Daylight Forensics.

### **EDUCATION / CITIZENSHIP / LANGUAGES / SECURITY CLEARANCE**

- M.S. – Master of Science, Computer Information Systems with a Concentration in Artificial Intelligence, 1988.
- B.S. – Systems Analysis, 1986. Both degrees from the University of Miami School of Business.
- US Citizen. Bilingual–Fluent in English & Spanish. Can travel– Int'l. exp: England, France, Japan, Brazil, Canada.

### **VISION**

- Strong understanding of the key challenges facing competitive, global businesses today: compliance, agility, reducing costs, quality, time to market, downsizing, offshoring/outsourcing, privacy, preserving and digitizing knowledge, preventing business mistakes, reducing fines, minimizing legal & financial risks.
- Knack for finding innovative ways to govern data, simplify rules, improve processes, and speed up time to market.
- Exceptional ability to quickly learn new industries, terminology, business rules, processes, and data concepts/models.

### **SKILLS**

- Proven strategic thinking skills. Driven to build Data-Based and Rule-Based systems that work, change, and last.
- Exceptional interpersonal skills with ability to gain the confidence and respect of senior executives.
- Proven ability to work with all levels of management, and the most senior of Subject Matter Experts.
- Proven ability to communicate with senior leadership and staff at every level of the organization.
- Experience with: Agile/Scrum, Project mgmt., System dev. methodologies; Lean/Six Sigma, Design control plans, Design review based on failure mode, Failure modes & effects analysis, Fault tree analysis, Root-cause analysis.

### **TECHNOLOGY EXPERIENCE**

- **Business Intelligence:** SAP BI / EIS: SAP NetWeaver PilotWorks Analytics Performance Management / SAP Balanced Scorecard / Pilot Lightship-Timeserver OLAP / EIS; Comshare EIS. Oracle BI / BRMS / BRE.
- **Database:** Multi-dimensional and relational data modeling. Design OLAP cubes. Rational. Erwin modeler.
- **Architecting rulebases and designing rules for BRMS:** IBM ODM ILOG JRULES (IBM Operational Decision Management); PegaRULES Process Commander (PRPC); FICO Blaze Advisor BRMS; Oracle Policy Automation (OPA/Haley Rules/SoftLaw); Red Hat JBoss BRMS (DROOLS); Progress Corticon BRMS; BOSCH Visual Rules BRMS; Microsoft BRE, CA CleverPath AION, and Gensym G2 ReThink. **ERP:** ORACLE GL AP AR PO. SAP.
- **Process Modeling:** Pegasystems Pega PRPC, IBM Blueworks Live, Business Process Modeling Notation BPMN, UML, Rational Rose, Rational Unified Process (RUP), RequisitePro, Erwin, Visual Modeler, Visio, Oracle Designer.
- **EA Modeling & Simulation:** IBM System Architect (Telelogic/Popkin), NoMagic, CaseWise, and Gensym ReThink.
- **MS Office:** Project SharePoint Word Excel Visio PowerPoint Access. **Agile Scrum:** JIRA, Rally issue/project tracking.

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#### **CAPABILITIES / IT STRATEGY**

- **Enterprise Architecture modeling:** Business Capability Modeling. Process, Rules, Decision, and Data Modeling.
- **Business and technology strategy:** Architecture frameworks, methodology, standards, training.
- **Tactical IT systems planning:** Design, engineer, manage, build, deliver, support, governance; design reusable data, processes, rules, and components. Business process, rules, rulebase, and database strategic planning.
- **Enablement and adoption of new technologies:** Methodologies, processes, tools, standards, and best practices.
- **Project management:** Scoping, estimating, planning, and control. Lead and guide analysts, developers, and testers.
- **Align IT solutions to business strategy:** Create the enterprise architecture models, frameworks, and blueprints of your As-Is and To-Be models: Conceptual, logical, and physical data, business concepts, business capabilities (what); Business processes (how); Strategy, Policy, Goals, business rules, internal transacting/monitoring/reporting rules, external filing/compliance rules (why); Legal entities, hierarchies/structures (where); Schedules, projects, durations, deadlines (when); People, roles, work, workflow, workforce (who); Databases, rulebases, and knowledgebases.
- **Knowledge Engineering:** Knowledge acquisition, knowledge modeling, and knowledge management. “Clone” your top experts to automate their decisioning “expert rules,” and preserve your Intellectual Capital assets.
- **Build architectures, models and intelligent systems:** Algorithms, Data-Based, Rules-Based & Knowledge-Based Systems to solve complex problems, maximize revenue, minimize tax, make expert decisions, and outsmart competition.

#### **PROCESS / RULES / DECISION EXPERIENCE**

- **Helps companies *Write the Rules of eBusiness***®: Documents rules in a way that both business and IT can understand. Creates rulebases, rulebooks, and rule requirements (decision trees, decision tables, if/then rules) for management approval. Writes strategy rules, ground rules, operating rules, logical rules, and data rules. Creates rule specs for BRE developers, reasoning architecture, rule chaining/inference mode, rule flow, rule firing mode, and answer mode. Designs high-performance real-time OLTP rules and batch rules.
- **Experience writing data rules for:** insurance, underwriting, marketing, sales pricing promotions discounts, up-sell cross-sell, loyalty programs, vendor compliance, supply chain, recommendation, optimization, configuration, equipment diagnosis, troubleshooting, legal, entity management, corporate formalities & separateness, revenue/yield management, accounting, FASB IFRS SEC FINRA KYC AML, FTC red flags, controllership, governance risk compliance, Sarbanes-Oxley, healthcare. (LE, ES, RM, YM, GRC, SOX, HIT, SCM, Acord, DRG, ICD-9, ICD-10).
- **Enterprise Architect** – Creates business capability models and EA models to integrate system components (data, decisions, rules, processes, flows, events, entities, etc.) Validates models to ensure the system works properly and is aligned with business strategy. EA governance, standards, methodology, best practices. Zachman framework.
- **Project/Program Manager** – Helps companies minimize risk and ensure success of IT systems, projects, strategies.
- **Decision Management & Analytics:** DMN, TDM – DMN Notation, Decision Model, Sapiens DECISION. IBM ODM.
- **Business Rules Management:** Business Rules Architect for large, complex, mission-critical Rules-Based Systems.
- **Business Process Management:** BPM, BPMS, BPMN – PegaRULES PRPC, IBM Blueworks Live, Case Mgmt.
- **Decision Engineer** – Helps companies deploy emerging technologies like Decision Modeling, Decision Modeling Notation, The Decision Model (DMN, TDM, BDMS), big data, analytics, data mining. Decision Modeler on Sapiens DECISION consulting team implementing Decision Management Software at Goldman Sachs & Wells Fargo.
- **Knowledge Engineer** – Captures tacit knowledge from Subject Matter Experts and documents knowledge using knowledge acquisition, knowledge representation, and knowledge modeling. Helps the business preserve and share knowledge. Exceptional ability to collaborate with world-class Subject Matter Experts to quickly extract their knowledge, rules, and decisioning process so it can be documented, shared, and digitized. (SME, KE, KA, KR, KM)

#### **BOTTOM LINE**

- **As the bridge that brings Business and IT together**, I speak dollars and sense with The Business (strategy, vision, goals, decisions, outcomes, architectures), and bits & bytes with IT (data, inputs/outputs, algorithms).
- **I lead the Knowledge Transfer Function** to transfer knowledge, rules, processes, and requirements from business people’s minds into 0s and 1s in the computer systems.

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#### **BIZRULES (Founder & CEO)**

BIZRULES offices in Miami, FL / Dallas TX

#### **Data/Rules/Process/Enterprise Architect, Project/Department Mgr. 1995 – Present**

- **Help companies modernize legacy applications and design new apps using breakthrough technologies** BPM, Decision Management, Rules Management, Big Data, Predictive Analytics, Data Mining, KM, AI, and ES.
- **Developed the BIZRULES® VISION™ Business Rules Methodology** for documenting, managing, and automating rules and processes, and for preserving expert knowledge. Used by Mobil Oil, IRS, and General Electric.
- **Three of the Fortune 10 use my [BIZRULES methodology](#) for Rules Management and Knowledge Management.**
- **IBM's Business Rules Subject Matter Expert on the IRS PRIME Business Systems Modernization Program.** Worked with IBM to develop the winning RFP for the CADE BRE solution in this 15-year \$10 billion system modernization program. Helped design the rules architecture, methodology, and strategy for harvesting and programming the 250,000 business rules that process all US IRS Individual Taxpayer tax returns (IRS 1040 Forms). Helped transform the tax agency from a paper-pushing system to an interactive online program for taxpayers, and deliver tax refunds in as little as two days instead of five weeks. [www.bizrules.com/clients\\_USIRS.htm](http://www.bizrules.com/clients_USIRS.htm)
- **EDS Business Rules Programmer on the \$400 million Canada Social Security System Modernization Project.**
- **Designed the Business Rules architecture and methodology for GE's e-TAX Digitization Initiative.**

**Business Architect and PegaRULES BPM Architect / Engineer on GE's tax knowledge supply chain: Helped GE "Write the Rules" of Tax Compliance & Tax Minimization using PegaRULES/BPM.**

How do you build Tax Apps to help GE (1) Act with integrity regarding tax obligations, (2) Ensure compliance with global GAAP/IFRS Tax Rules, (3) Pay all legally obliged taxes, and (4) Meet their responsibility and obligation to shareholders to legally minimize costs?

You start with 19 rules in the GE tax dept. mission statement, the best tax experts in the world, and a Knowledge Transfer Function to capture 1,000's of rules from the minds of the tax experts. Then you digitize the rules in BRE Tax Expert Apps and Smart BPM Apps.

- My BIZRULES® rules harvesting methodology and knowledge acquisition process is used to (1) Discover rules; (2) Document and model GE's Statutory Tax Compliance Rules and Tax Expert Rules; (3) Build GE's global tax knowledgebase, and (4) Build GE Tax Expert BPM applications using Pegasystems PegaRULES PRPC. Result: Minimized tax, increased tax reporting accuracy and compliance levels, and reduced manual tax processing effort.
- Interviewed GE's tax experts, designed Enterprise Architecture Models, Business Capability Models, Business Rule Models, Expert Rule Models, Data Models, and Process Models to help GE document, assess, test, and certify that Finance/Tax rules, processes, controls are in place to comply with GAAP and IFRS tax rules. [http://bizrules.com/clients\\_GE.htm](http://bizrules.com/clients_GE.htm).
- Documented GE rules for Data Quality, Corporate Governance, SOX, Regulatory and Statutory Tax Compliance in 120 countries, Tax Minimization, GAAP, IFRS, CIT, WHT, VAT, Transfer Pricing, Cross-Border Transactions, Entity Management, Tax Provision, and Headquarters Cost Allocation. Expert rules ensure tax compliance and reduce tax expense.
- **MY BIZRULES CLIENTS:** Chubb & Son, USAA, Allstate, Penn National Insurance, Office Depot, Foot Locker, Daylight Forensics, IBM, GE Capital, GE Energy, EDS, Countrywide (Bank of America), CSX, Burger King, Cunard Cruise Line (Carnival Cruise Line), Royal Caribbean Cruise Line ([http://bizrules.com/clients\\_cruiseline.htm](http://bizrules.com/clients_cruiseline.htm)), CARFAX, IRS, Canada Social Security Dept., South Carolina Dept. of Revenue, Bexar County Crime Lab (San Antonio, TX).
- **Create Rulebooks, Decision Models, Process Models, and Enterprise Architecture Blueprints (e.g.** Concept models, capability models, application design, database design, rulebase design, rulesets, business rules, expert rules, processes, decisions, events, messages, cases, flows, workflows, inputs, outputs, outcomes, UI wireframes, UX (User eXperience), information architecture (IA), enterprise architecture (EA) frameworks, object models, hierarchy models, and reuse models; Business Rules Strategic Planning; Rules Methodology.

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#### **BIG DATA / ANALYTICS / BUSINESS INTELLIGENCE / A.I. EXPERIENCE**

- Data mining to automatically discover business rules and decision trees from big data (e.g. e-commerce orders, POS transactions, batch transactions, data warehouse, data marts).
- Designing predictive models using the rules discovered during data mining. Building predictive models that predict what will happen (e.g. buys, cancels the order, returns the product, equipment breaks, get audited, fraud).
- Creating decision models (using the predict rules in the predictive models) that decide what to do (e.g. approve or deny loan, select for audit, detect fraud), or whether to influence what happens (e.g. offer grace period, lower the price, offer a discount, do preventive maintenance, reduce audit risk, prevent fraud).
- Using business intelligence (BI) to analyze what actually happened vs. what was predicted.
- Using big data analytics to discover hidden patterns, relationships, and correlations in the transaction data. Collaborate with subject matter experts to analyze results, and recommend improvements to rules in the models.
- Follow business rules methodology to create rule models and continuous improvement rules that recommend changes to the predict rules and the decision rules. Use artificial intelligence (AI), rule engines, and decision engines to automatically execute the rules (i.e. predict rules, decision rules, continuous improvement rules). Lead rules validation, testing, and signoff.

#### **INTELLIGENT SYSTEMS / ARCHITECTURE / INTEGRATION EXPERIENCE**

- **Business Intelligence:** BI, BAO, EDM – Big data, predictive analytics, Optimization, Decision Management, and Data Mining. **Intelligent Systems:** QA – predictive maintenance, problem diagnostics, troubleshooting, selection, configuration, optimization, recommenders, prognostics, intelligent agents, interactive question-answer systems.
- **Knowledge Management:** KM, KA, KR, KE, KT, KBS, KB – Knowledge acquisition, knowledge representation, knowledge modeling, knowledge engineering, knowledge transfer, knowledge-based systems, knowledge bases.
- **Enterprise Architecture** - Using Zachman Enterprise Architecture Framework (ZEAF) to align systems with business (ZEAF). BIZRULES Process Rules Decision Architecture Framework (PRDAF) - Frameworks, models, modeling, and methodology. Taxonomies, ontologies, blueprints, data/rules/process reference models, design patterns, and design for reuse. Design models of terms, concepts, relationships, and attributes. Design and architect the conceptual models, business models, logical models (PIM), and physical models (PSM) of systems, web services, and solutions. Design and engineer the composite models that simplify and describe the integrations between data, rules, process, people, places, organizations, product/organization hierarchies, events, and schedules. My approach is to design architecture models that remove complexity, enable reuse, drive standardization, simplify maintenance, improve quality, reduce risk, and speed up change.
- **E-Business:** Designing Rule-Based Systems for Global Statutory Compliance (Sarbanes-Oxley), Tax Planning & Minimization, Corporate Income Tax Processing, Legal Entity Management, Corporate Formalities & Separateness, CIT Tax, Withholding Tax, VAT Tax, HQ Cost Allocation, Transfer Pricing, Advance Pricing Agreement (APA), Billing, AR/AP, Revenue Management, Yield Management, Commissions, Sales Force Automation, Supply Chain Management, Commercial software for Life Insurance, Financial Planning, Pension, CRM and DECISION.