EDM Webinar

UNLOCKING THE TRUE VALUE OF DATA: TURNING YOUR DATA INTO A BUSINESS ASSET

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WHAT ARE WE DOING?

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WE ARE BUILDING THE NEW DATA ECONOMY FOR THE GLOBAL MARKET IN THE ISLE OF MAN

THE ISLE OF MAN: WHERE INNOVATION MEETS INTEGRITY

The Isle of Man is a self-governing nation in the heart of the British Isles — trusted, independent, and internationally respected.

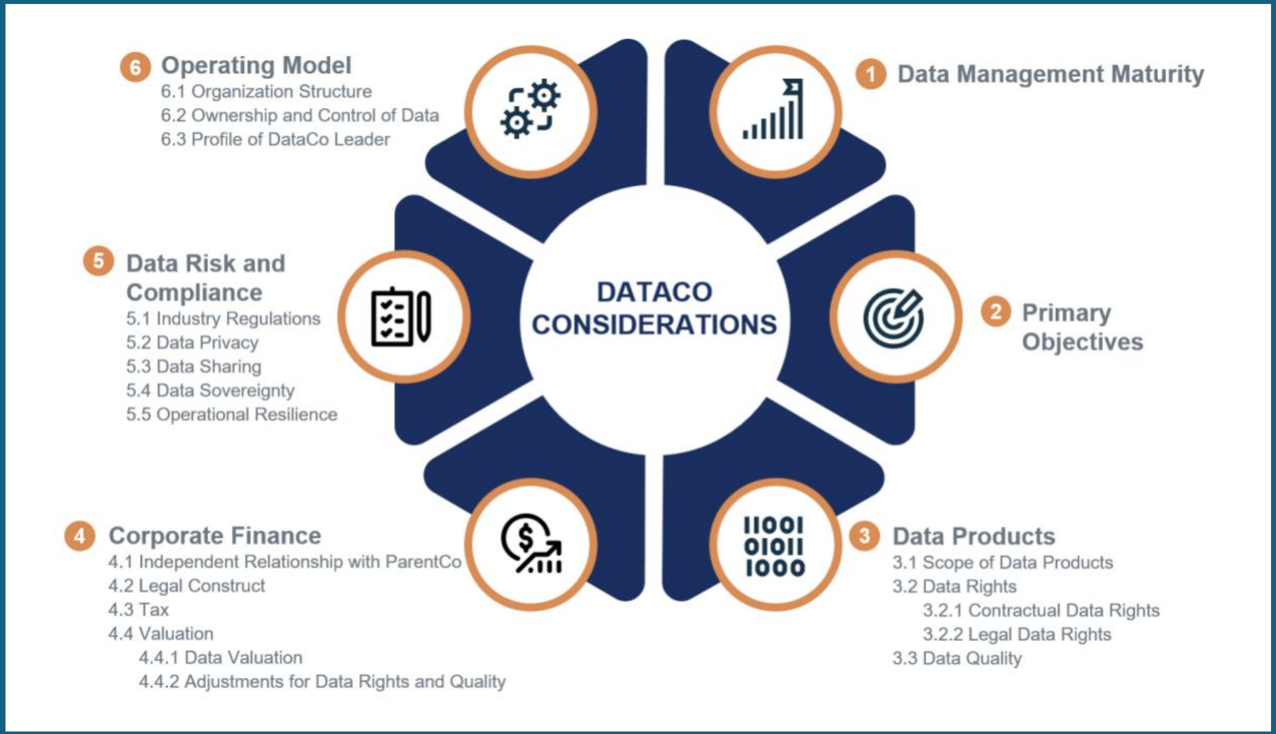
We've built frameworks global industries adopt: in finance, insurance, fintech, and iGaming. Now, we're building the next one — **the framework for the world's data economy.**

Our own parliament and legal system — giving us the agility to move faster than larger nations.

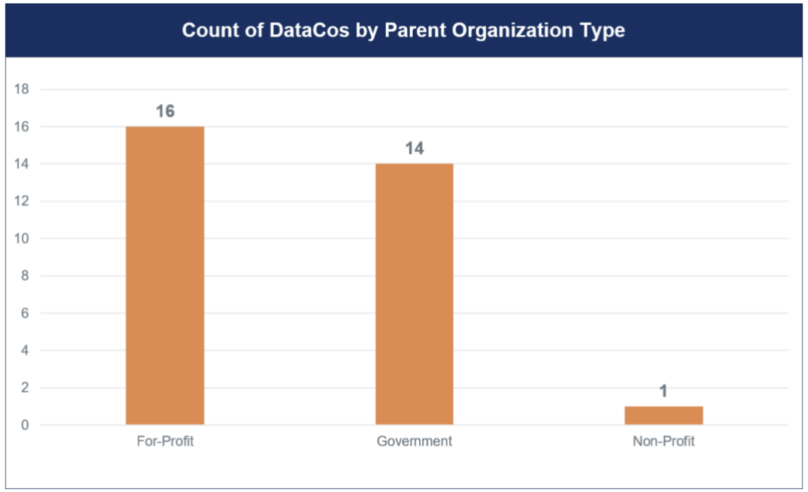
A proven record of designing trusted, exportable legal frameworks.

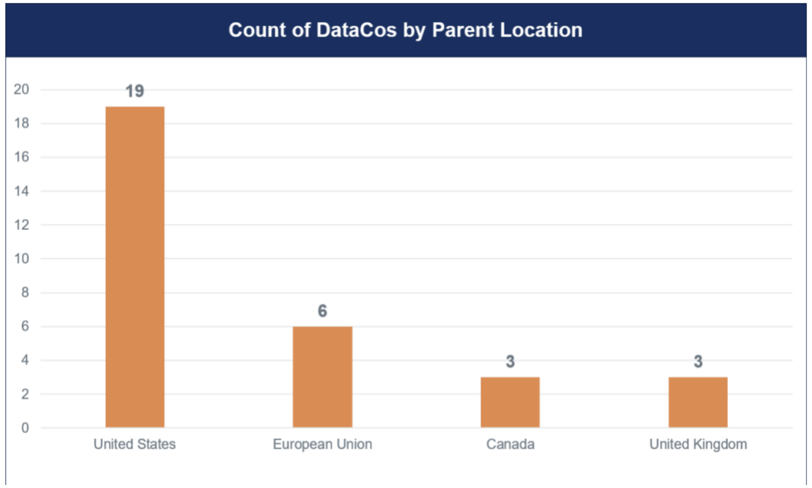
A collaborative digital ecosystem, where government and industry work side by side to enable growth.

NECESSITY IS THE MOTHER OF INVENTION: COVID-19



31 ORGANIZATIONS





Airlines

- American Airlines – AAdvantage
- Delta Air Lines – SkyMiles
- United Airlines - MileagePlus

Sports

- Professional Cycling – Velon
- U.K. Football Leagues – Football DataCo

Insurance

- Allstate – Arity

Retail

- Kroger – 84.51

Health Care

- Blue Cross Blue Shield – Blue Health Intelligence
- Roche – Flatiron Health
- UnitedHealth Group – Optum, Change Healthcare

Industrial

- FedEx – Dataworks
- General Electric – GE Digital

Information Technology & Services

- Fitch Group – dv01
- IBM – The Weather Company
- RELX Group – LexisNexis

Research

- National Center for Charitable Statistics (NCCS)

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DATA CO CONCEPT

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LEGAL SEPARATION

A clear organisational benefit—business, risk, valuation, funding, legal, operations, privacy, sovereignty, compliance, access or for data exchange.

Issue: The current ecosystem lacks the legal and accounting tools to do so.

DATA MONETISATION

The creation of an independent organisational construct designed to maximise the value of data.

Issue: Inconsistent governance and subjective valuation.

CLEAR DATA OWNERSHIP

Currently, there are broadly two categories of data rights: contractual and legal. Both present significant restrictions.

Issue: Lacking a formal, legal registry, data ownership remains unclear, leading to disagreements or conflicts.

The DataCo model was the right question.
The Data Asset Foundation is the answer.

UNRESOLVED GAPS OF DATA CO

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Legal Ownership

No recognised property rights in data.

Valuation and Accounting

No accounting standard and lack of transparency around valuation for data assets.

Liability and Stewardship

No fiduciary duty for data care and no uniform or enforceable governance standards.

Market Infrastructure

No enforceable or liquid data markets.

Insurance and Risk

No valuation-based coverage.

How does a Data Asset Foundation address the challenges?

WHAT ARE DATA ASSET FOUNDATIONS?

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The Data Asset Foundations initiative is a world-first legal framework that gives organisations the power to treat their data as a true business asset — measurable, governable, and investable.

It's built on the Isle of Man's proven Foundations Act, adapted for the digital age to give data the same clarity and credibility as financial or intellectual property assets.

It combines law, standards, and technology to create the trusted environment businesses need to manage, value, and share data with confidence.

How It Works: The Five Pillars of Trust and Value

LEGAL FRAMEWORK

Data is recognised as a formal asset class under law, creating a clear, enforceable structure for ownership, control, and governance.

DATA REGISTER

Each dataset can be registered with provenance, ownership, and rights information — making the invisible visible.

EMBEDDED GOVERNANCE

Global data management standards — DCAM® and CDMC® from the EDM Association — are written directly into the framework, ensuring quality, accountability, and compliance from day one.

VALUATION METHODOLOGY

Introduces a standardised approach to data valuation — making it possible to use data as collateral, attract investment, and improve corporate valuation.

DISTRIBUTION PLATFORM

Enables secure and governed data sharing — allowing collaboration, monetisation, and innovation while protecting IP and privacy.

The proposition:

It provides the legal "container" and operational infrastructure that the "DataCo" concept has always needed to move from a theoretical model to an investment-grade reality.

DUAL STRUCTURAL READINESS

Custodial Data Asset Foundation

Designed to securely store and protect data as a formal asset.

Operational Data Asset Foundation

Supports controlled, compliant activation of data for analytics, sharing or licensing.

USE CASES

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Collaterisation of Data Assets

Organisations can evidence and value key datasets within a Data Asset Foundation, allowing them to be used as collateral in financing arrangements.

Enables:
- Improved access to capital
- Stronger investment cases
- New funding opportunities for data-rich sectors

Securitisation of Data Portfolios

Multiple datasets can be packaged within a governed Data Asset Foundation structure and securitised — creating new investment products based on data value.

Enables:
- Diversified investment vehicles
- Long-term revenue streams
- New markets for institutional investors

AI & Advanced Analytics Enablement

DAF provides clear provenance, rights and governance for datasets used to train AI and machine-learning models.

Enables:
- Ethical, auditable AI pipelines
- Trusted data supply chains
- Cross-sector innovation

Trusted Data Collaboration

Businesses, public bodies and research partners can share and co-manage datasets securely under a single governance model.

Enables:
- Joint ventures and partnerships
- Secure multi-party analytics
- Sector-wide data initiatives (e.g., healthcare, sustainability)

Data Commercialisation & Licensing

With ownership and governance defined, organisations can license, monetise or spin out data-driven services from a Data Asset Foundation.

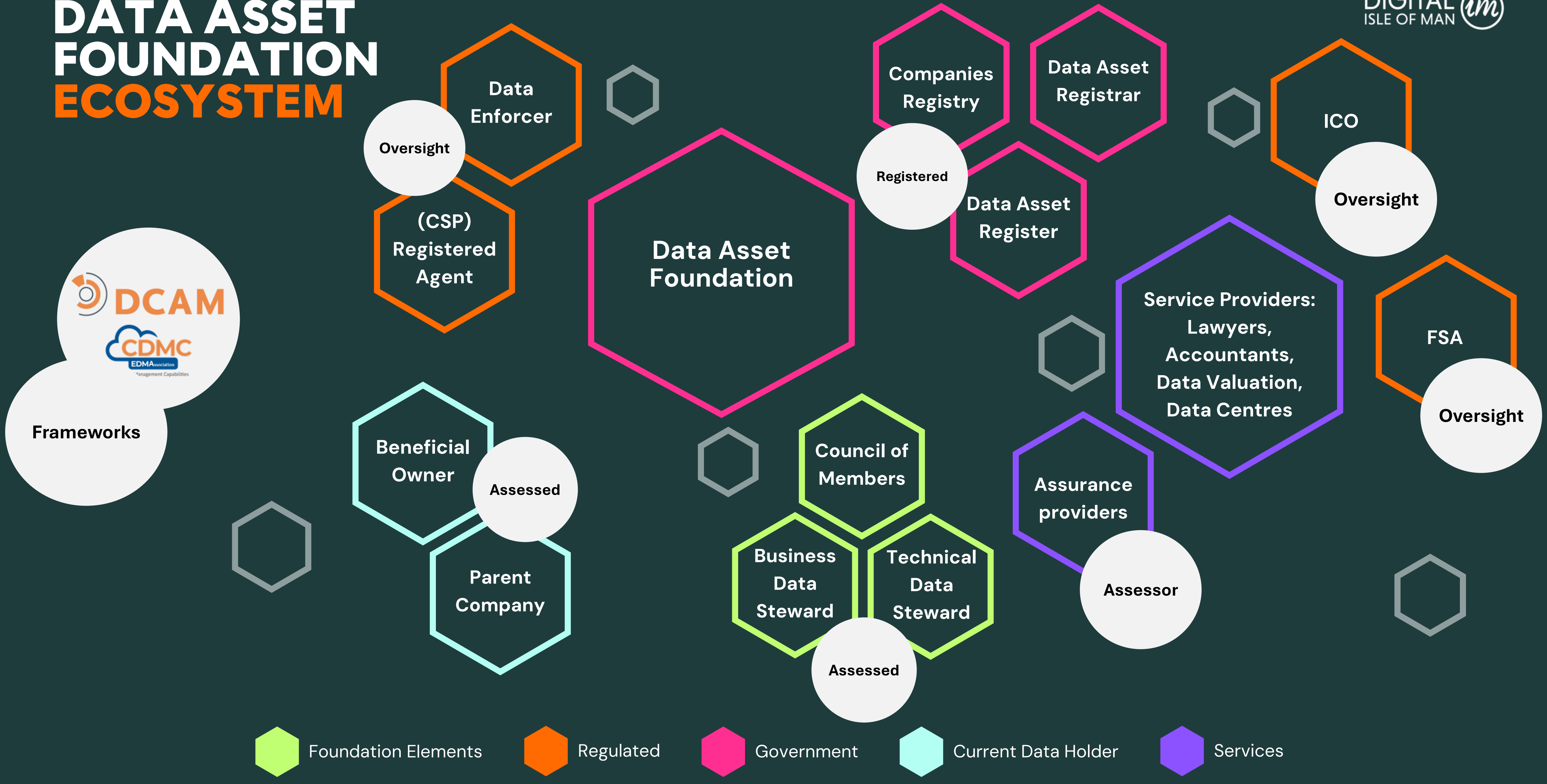
Enables:
- New revenue streams
- Data-product development
- Controlled access for third parties

Assurance, Compliance & Risk Reduction

Embedded governance and auditability make it easier for organisations to meet regulatory obligations and demonstrate trusted data handling.

Enables:
- Stronger regulatory confidence
- Lower operational risk
- Transparent data stewardship

DATA ASSET FOUNDATION ECOSYSTEM



DCAM Data Management Capability Assessment Model

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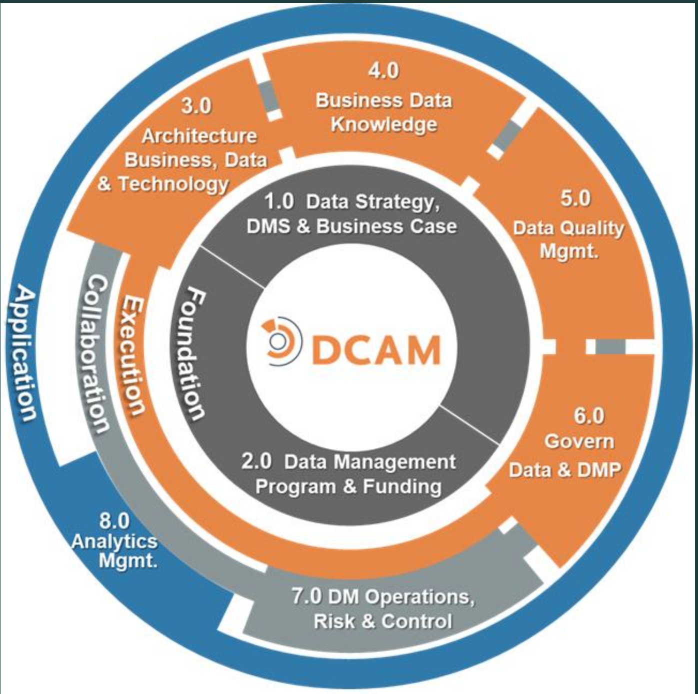
An Innovative Approach to Data Management

DCAM is structured to define and measure ***capability*** – the definition of precisely what is required to develop, implement and sustain a data management program



<u>Based on Collective Industry Experience</u>

- **Collaborative development:** Synthesis of research and analysis among practitioners since formation of EDM Association (case studies, regulatory pressure, collaborative research)
- **Integration of key data management disciplines**
  - Data Management Strategy
  - Program Design
  - Organizational Change
  - Dedicated Funding
  - Data Engineering
  - Technology Architecture
  - Governance
  - Collaboration
- **Driven to be practical:** Aligns with organizational mandate; understandable by non-specialists, based on collaboration, structured for continual improvement

CDMC – KEY CONTROLS

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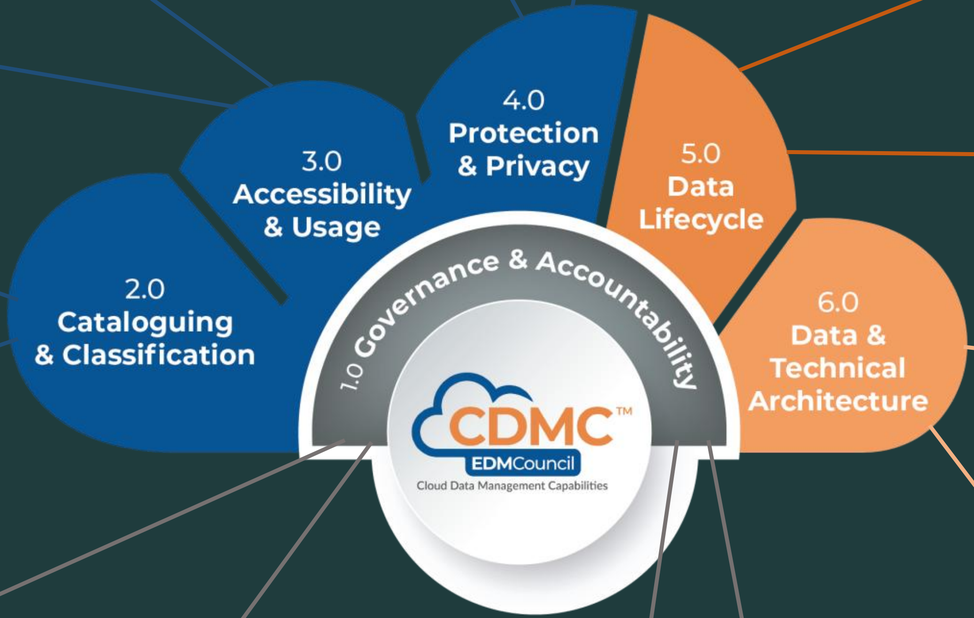

1. ***Data Control Compliance*** must be monitored for all data assets containing sensitive data via metrics and automated notifications

2. The ***Ownership field*** in a data catalog must be populated for all sensitive data or otherwise reported to a defined workflow

3. A register of ***Authoritative Data Sources and Provisioning Points*** must be populated for all data assets containing sensitive data

4. The ***Data Sovereignty and Cross-Border Movement*** of sensitive data must be recorded, auditable and controlled according to defined policy

5. ***Cataloguing*** must be automated for all data at the point of creation or ingestion, with consistency across all environments

6. ***Classification*** must be automated for all data at the point of creation or ingestion and must be always on

7. ***Entitlements and Access for Sensitive Data*** must default to creator and owner and access must be tracked for all sensitive data

8. ***Data Consumption Purpose*** must be provided for all Data Sharing Agreements involving sensitive data

9. Appropriate ***Security Controls*** must be enabled for sensitive data and evidence must be recorded

10. ***Data Protection Impact Assessments*** must be automatically triggered for all personal data according to its jurisdiction

11. ***Data Retention, Archiving and Purging*** must be managed according to a defined retention schedule

12. ***Data Quality Measurement*** must be enabled for sensitive data with metrics distributed when available

13. ***Cost Metrics*** directly associated with data use, storage and movement must be available in the catalog

14. ***Data Lineage*** information must be available for all sensitive data

PILOT TIMELINE

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Q4 2025
Preparation & Readiness

Objectives:
Building the framework for a successful Pilot launch.

JAN '26
Orientation & Onboarding

Objectives:
Formal pilot launch and welcome session.
This includes formal onboarding and further educational sessions.

FEB '26
Parent Company Data Inventory & Asset Assessment

Objectives:
To conduct all necessary due diligence on the proposed data assets prior to any legal dedication.

MAR '26
Corporate Structure & Group Integration

Objectives:
To test how a Data Asset Foundation fits into existing group structures (ie. subsidiaries, holding companies, joint ventures) vs the objective and business case.

APR '26
Data Valuation Framework Application

Objectives:
To develop and test the standardised valuation pillar of the Data Asset Foundation ecosystem.

MAY '26
Framework Testing

Objectives:
Practical applicability and auditability of the embedded DCAM and CDMC governance frameworks in the data asset foundation environment.

JUN '26
Dedication of Data & Onboarding onto Data Asset Register

Objectives:
To execute the core legal and technical processes of the DAF framework, pressure-testing the Data Dedication Instrument (DDI) and the end-to-end functionality of the Data Asset Register under real-world conditions.

JUL '26
Real World Use Cases

Objectives:
To move beyond procedural testing and validate the Data Asset Foundations core commercial promise.
Providing tangible proof of the ability to unlock economic value from data.

AUG '26
Showcase & Transition

Objectives:
To provide a clear and seamless path forward for the pioneer participants, and create a comprehensive, data-driven blueprint for the public launch of the DAF initiative.

CASE STUDIES

Data Asset Foundations formalise what leading global companies are already doing through complex legal workarounds.

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DELTA

AVIATION: SECURITISATION

Delta Air Lines raised $6.5 billion in 2020 by using its SkyMiles loyalty program, a massive data asset, as collateral.

Data Asset Foundations provide a cleaner, more efficient SPV structure for such transactions.

TESCO

RETAIL: DATA MONETISATION

UK retailer **Tesco** created **Dunnhumby**, a separate company to analyse its Clubcard data, selling insights to CPG brands like Coca-Cola and P&G. It is now a global leader in data science.

Data Asset Foundations are the ideal legal "wrapper" for this type of DataCo model.

JOHN DEERE

AGRICULTURE: DATA-DRIVEN SERVICES

John Deere collects vast telematics data from its farm equipment. This asset is used to offer premium services to farmers (e.g. yield optimisation) and drive R&D.

Data Asset Foundations can hold this pooled data, enabling joint ventures with researchers or tech firms while protecting the core asset.

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QUESTIONS?

GET INVOLVED

Download: *Unlocking Value from Data: Building an Infrastructure for Data-Rich Companies*

Register your interest in the **Data Asset Foundations Pilot Programme**

Join the EDM **Data Asset Foundations Community of Practice**

Download the **Data Asset Foundations Information Pack**