EBOOK

Trusted, AI-Ready Data for Insurance

Smarter, More Fair, & More Resilient

CONTENTS

CHAPTER 1:

THE INSURANCE INDUSTRY, REINVENTED

Why the future of insurance belongs to those who can turn trusted data into trusted relationships.

Insurance has always been built on trust: a promise that, in moments of uncertainty, help will come. Yet today, that trust is being redefined.

New types of risk emerge more quickly than they can be priced. Policyholders demand digital convenience and personalized engagement. Regulators tighten oversight. And while insurers hold more data than ever before, they often struggle to turn it into insight, innovation, or advantage.

Insurance is no longer focused on collecting more data but on connecting, trusting, and using existing data.

The next generation of insurance will be powered by data that is accurate, accessible, and auditable, not just stored in silos.

This will be the era of **trusted, AI-ready insurance**. But how do we get there?

CHAPTER 2:

THE AI-READY-DATA CHALLENGE

AI applications need trusted, governed, semantically unified data, drawn from myriad disparate systems in close to real time, if not in real time. This is why fragmented insurance systems block AI-ready data.

Policy, claims, risk, and ESG data each live in their own systems, with their own definitions and governance. Departments interpret key metrics differently. Mergers add layers of complexity. New tools create new silos.

The everyday reality of the AI-ready-data challenge:

Data lives everywhere: mainframes, cloud apps, partner APIs – each holds a fragment of the truth.

Inconsistent definitions: “customer,” “policyholder,” and “exposure” mean different things across different teams.

Governance bottlenecks: control and compliance slow down AI-ready data instead of enabling it.

Data scientists spend 80% of their time cleaning and reconciling data.

Disjointed experiences: a change made in one system may never appear in another.

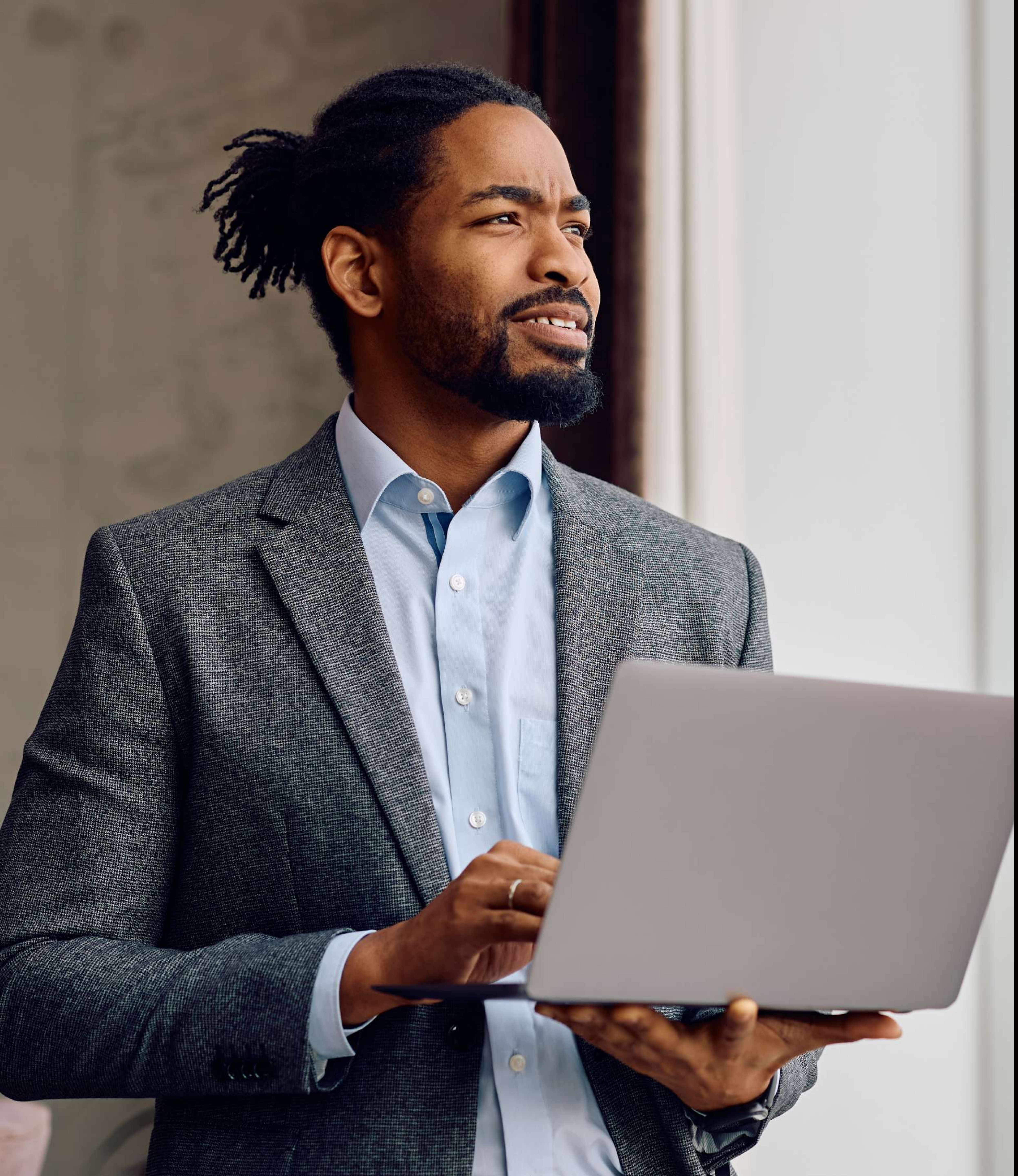
Insurers don’t lack data. They lack clarity, consistency, and connection. Until that connection is built, AI-ready data, followed by AI-enabled transformation, will always remain one step out of reach.

CHAPTER 3:

LOGICAL DATA MANAGEMENT: CONNECTING WHAT MATTERS

The breakthrough comes when insurers stop relying on replicating data and start connecting to it, logically.

Logical data management enables organizations to manage distributed data as though it were unified, without having to first physically move it. Instead of building more warehouses or lakes, logical data management introduces a logical layer that securely connects policy, claims, CRM, risk, ESG, and partner data, in real time.



The **Denodo Platform** brings logical data management to the modern insurer.

- Access and combine data across legacy and cloud systems instantly
- Deliver AI-ready, trusted data to business users and data scientists and cloud systems instantly
- Enforce consistent governance and access control
- Publish data as reusable, governed **data products**

Logical data management enables insurers to make the data they already have AI-ready, faster, safer, and at a fraction of the cost.

No unnecessary duplication. Reduced latency. No loss of control. Just one unified view of AI-ready truth for innovation, compliance, and growth.

THE PEOPLE BEHIND THE TRANSFORMATION

Meet the leaders redefining insurance with trusted, AI-ready data: from the COO to the CDO.

OPERATIONAL LEADERS
(COO, CFO, HEADS OF OPERATIONS)

CORE MISSION
Deliver efficiency, resilience, and satisfaction

DATA CHALLENGE
Disconnected systems hide performance insights

WITH DENODO...
Gain real-time operational visibility

STRATEGY & INNOVATION LEADERS
(CHIEF DIGITAL, CUSTOMER, STRATEGY OFFICERS)

CORE MISSION
Drive personalization and open insurance

DATA CHALLENGE
Fragmented customer journeys

WITH DENODO...
Create unified experiences and faster digital launches

RISK & COMPLIANCE LEADERS
(CRO, ESG, HEADS OF REGULATORY)

CORE MISSION
Ensure transparency and governance

DATA CHALLENGE
Manual, siloed reporting

WITH DENODO...
Trace every report to its source data

DATA & IT LEADERS
(CIO, CDO, DATA ARCHITECTS)

CORE MISSION
Build an AI-ready data foundation

DATA CHALLENGE
Duplication, complexity, security risks

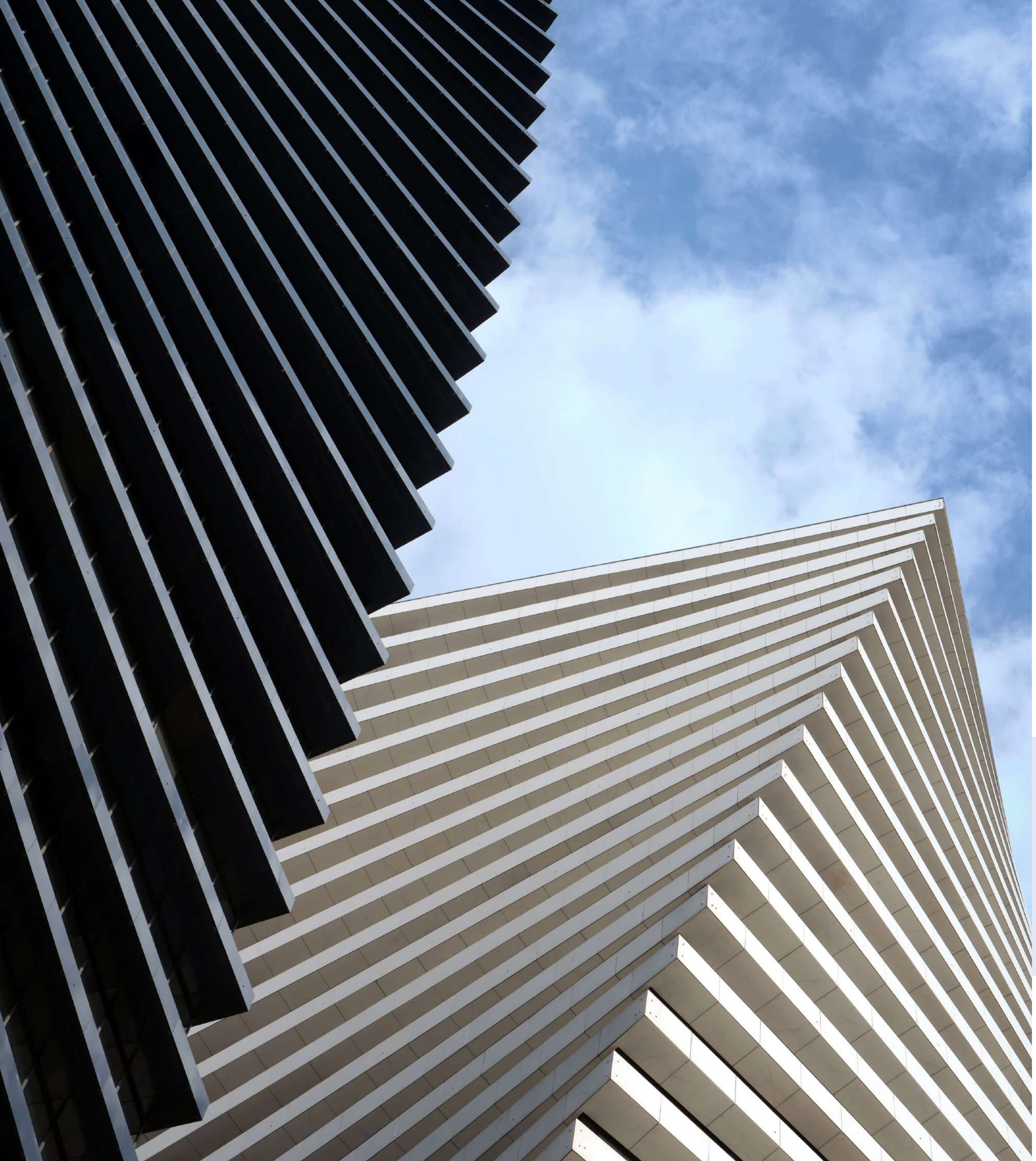
WITH DENODO...
Deploy a logical data fabric with governance and speed

Each of these leaders shares the same goal:
turning trusted data into measurable impact.

CHAPTER 4:

DATA PRODUCTS: TURNING DATA INTO INSURANCE INSIGHTS

In addition to AI-ready data, logical data management also enables AI-powered data products, which enable data to be more easily used, shared, and trusted.



Using Denodo's logical data management capabilities, insurers can create **bronze, silver, and gold data products** – standardized, governed assets that power analytics, AI, and compliance.

- **Bronze Data Products:** unify raw data from policy, claims, risk, and external systems, giving insurers immediate access to distributed information.
- **Silver Data Products:** apply business rules and quality checks to create trusted, standardized data sets.
- **Gold Data Products:** deliver curated, business-ready insights used by underwriters, claims teams, and data scientists for decision-making, AI training, and reporting.

Data products turn data from a cost center into a growth engine. They are the reusable digital building blocks of the modern insurance enterprise.

CHAPTER 5

USE CASES THAT POWER MODERN INSURANCE

Five real-world ways insurers are leveraging AI for modern innovation.

Panoptic Personalization: Knowing Every Policyholder

CHALLENGE:

Insurers often view their customers through fragmented data: policy in one system, claims in another, engagement in a third. Without a unified understanding, personalization is impossible.

SOLUTION:

Denodo unifies customer, policy, claims, and behavioral data in real time, creating a single, governed view of each policyholder. By integrating IoT signals, open banking data, and digital interactions, insurers gain a 360-degree, AI-ready view of needs and risks.

This enables more accurate pricing, faster underwriting, and personalized communications that anticipate customer needs.

OUTCOMES:

- ✓ Single, real-time view of every policyholder
- ✓ Dynamic, event-driven pricing and offers
- ✓ Improved cross-selling and renewal rates
- ✓ Enhanced customer satisfaction and loyalty

From fragmented records to full relationship intelligence.

Underwriter–Broker Data Sharing and Collaboration

CHALLENGE:

Brokers and underwriters often exchange documents manually, leading to version conflicts, delays, and inaccurate risk evaluation.

SOLUTION:

With Denodo, insurers create a shared, secure environment where brokers and underwriters can access the same AI-ready data in real time. Data remains in its source systems but is exposed through Denodo's logical layer.

This shared visibility improves accuracy in submissions, risk assessments, and pricing – and accelerates time to policy issuance.

OUTCOMES:

- ✓ Real-time data sharing between brokers and underwriters.
- ✓ Reduction of manual errors and duplicate records.
- ✓ Shorter underwriting cycles and improved accuracy.
- ✓ Increased partner satisfaction and collaboration efficiency.

Shared data builds shared trust.

Claims Optimization and Fraud Detection

CHALLENGE:

Claims management processes are often reactive and slow. Fraud detection models are limited by incomplete or inconsistent data from multiple systems.

SOLUTION:

Denodo unifies structured and unstructured data from claims, payments, geospatial sources, IoT devices, and even social media to provide a single, comprehensive view.

AI and machine learning models access this unified view to identify anomalies and predict potential fraud patterns before claims escalate. Claims teams can access real-time information for faster triage, improved transparency, and fair settlements.

OUTCOMES:

- ✓ 360-degree visibility across the entire claims lifecycle
- ✓ Early detection of fraud through multi-source analytics
- ✓ Faster and fairer claims resolution
- ✓ Reduced leakage and operational costs

Trusted data means faster, fairer claims

Holistic Regulatory and ESG Compliance

CHALLENGE:

Compliance teams face growing data demands from IFRS 17, Solvency II, DORA, and ESG frameworks. Reports require complete traceability from source to disclosure, but data remains siloed and inconsistent.

SOLUTION:

Denodo provides a governed logical data layer that connects and traces every reported metric to its source, ensuring transparency and auditability.

This unified view supports both regulatory and ESG reporting, linking financial, risk, and sustainability data into one trusted, AI-ready framework.

OUTCOMES:

- ✓ Fully auditable, real-time compliance reporting
- ✓ Simplified regulatory submission process
- ✓ Reduced manual reconciliation time and cost
- ✓ Compliance powered by clarity, not complexity

Risk Scoring and Capital Modelling

CHALLENGE:

Risk and actuarial teams rely on multiple data sets for solvency, pricing, and capital modeling. Delays or inconsistencies in data cause misalignment across finance and risk teams.

SOLUTION:

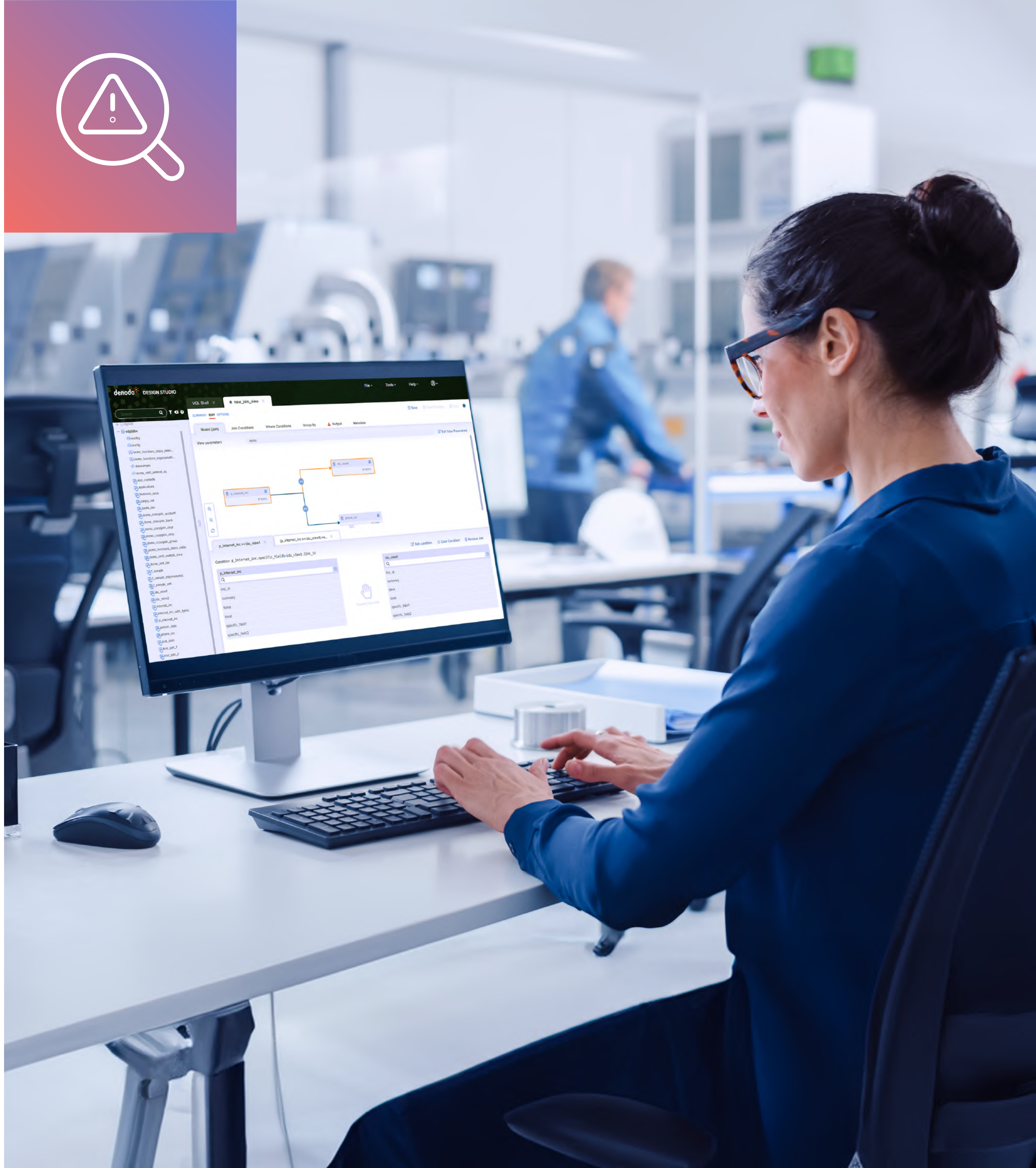
Denodo integrates actuarial, finance, claims, and ESG data into a single, AI-ready environment.

Analysts can run real-time scenarios, update models instantly, and ensure consistent data definitions across the organization.
The result is faster, more accurate insights that strengthen capital adequacy and solvency planning.

OUTCOMES:

- ✓ Unified data foundation for actuarial, risk, and finance teams
- ✓ Real-time exposure analysis and solvency modeling
- ✓ Improved capital efficiency and risk transparency
- ✓ Consistent data definitions across all business functions

Confidence in every model and metric

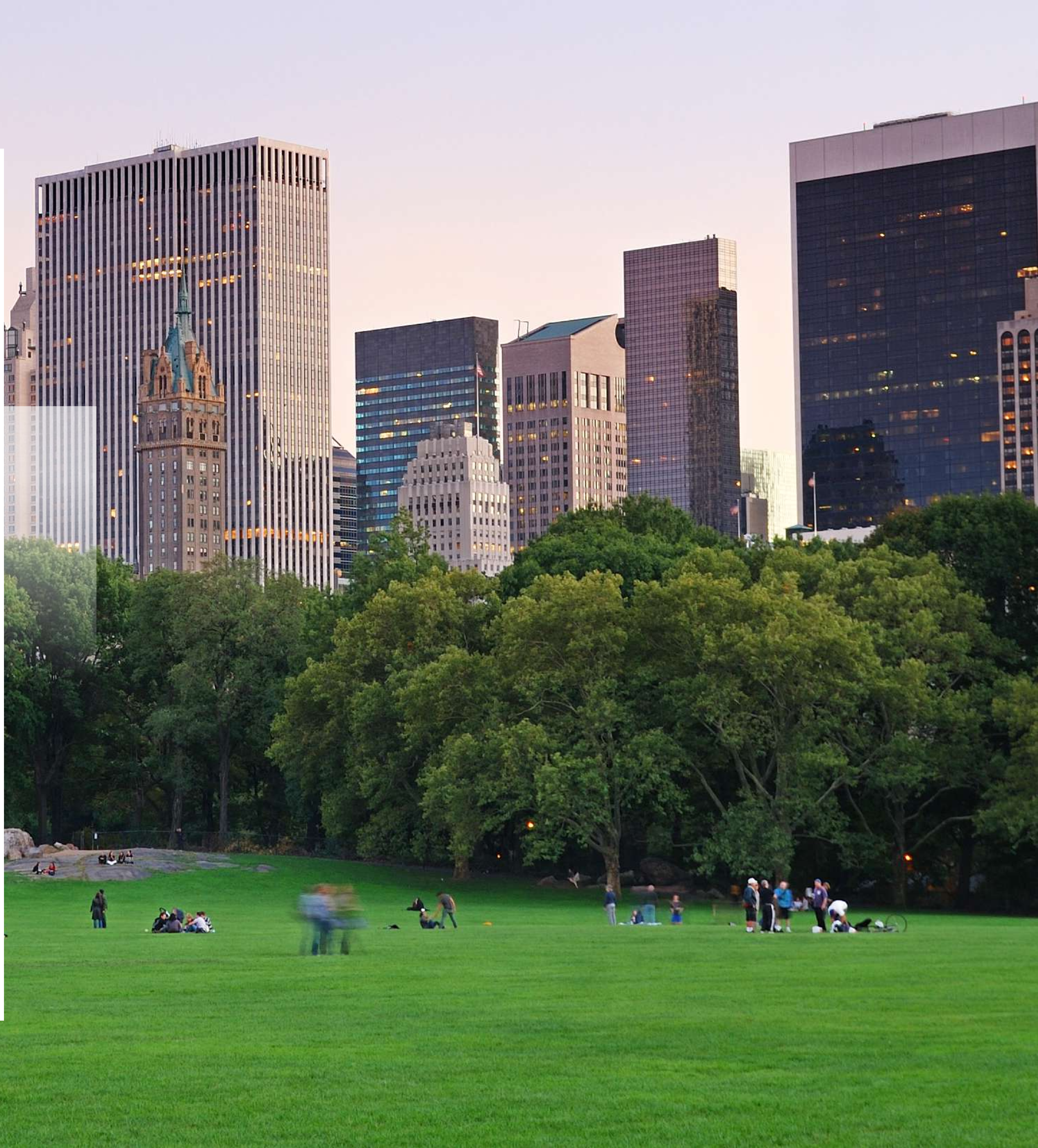


CHAPTER 6:

PROOF IN ACTION: INSURANCE TRANSFORMATION WITH DENODO

Across the world, leading insurers are proving that trusted, AI-ready data is the key to operational agility, compliance, and innovation.

The following customer stories illustrate how Denodo's logical data management approach is helping global organizations unify legacy and cloud systems, improve insight delivery, and accelerate transformation across the insurance value chain, while creating a robust foundation for AI-Ready data.



MAPFRE – Delivering Real-Time Customer Engagement Across 35+ Legacy Systems

CHALLENGE

MAPFRE needed to connect data scattered across more than thirty-five legacy systems to gain a unified, trusted view of its customers. Fragmented systems and data silos limited its ability to engage policyholders in real time and to optimize decision-making across regions.

APPROACH

By adopting the Denodo Platform, MAPFRE created a logical data layer that unified access to distributed information sources while maintaining strict governance.

This logical approach provided real-time visibility into customer and operational data without the need for replication or migration.

OUTCOMES

- ✓ Unified data from **35+ legacy systems**
- ✓ Enabled real-time customer engagement across regions
- ✓ Provided trusted, governed access to operational insights

READ THE CASE STUDY

ABN AMRO – Unifying Legacy and Cloud Data for Trusted Insights and Compliance

CHALLENGE

ABN AMRO sought to modernize its data environment to improve compliance and accelerate access to reliable insights. Its infrastructure included a mix of legacy and cloud platforms, making governance and data consistency complex.

APPROACH

Using the Denodo Platform, ABN AMRO established a governed data foundation that unified data from on-premises and cloud systems.

This single, logical view enabled business users and compliance teams to access real-time, trusted data while facilitating traceability and auditability.

OUTCOMES

- ✓ Unified legacy and cloud data under a governed architecture
- ✓ Delivered trusted, real-time insights for analytics and compliance
- ✓ Strengthened the organization's ability to meet regulatory requirements

READ THE CASE STUDY

CHAPTER 7:

A NEW ERA OF TRUSTED INTELLIGENCE

When insurers trust their data, customers can trust their insurer, the foundation of smarter, fairer protection.

Insurance has always been built on trust — the promise to protect people and businesses when it matters most.

But in today's digital world, that promise depends on data: how it's managed, governed, and used to make every decision faster, fairer, and more transparent.

By adopting **logical data management**, insurers can connect to disparate data rather than always having to replicate it, to easily establish a unified, governed foundation for insight and innovation.

With trusted, AI-ready data, every team — from underwriting to claims, from compliance to customer service — works from the same real-time truth.

TRUSTED INTELLIGENCE EMPOWERS INSURERS TO:

- Personalize every customer interaction with confidence
- Simplify compliance through full transparency and auditability
- Accelerate innovation with governed, AI-ready data products

As new risks emerge and expectations evolve, success will belong to insurers who combine agility with accountability — transforming data into trust, and trust into lasting relationships.

denodo

Take the Next Step

Start your journey toward trusted, AI-ready insurance. Build resilience, speed, and intelligence with Denodo.

Your data already holds the power to transform how you operate, innovate, and serve. All it needs is the right foundation.

Discover how Denodo can help your organization to modernize its data foundation, accelerate AI initiatives, and deliver trust at every level of your business

Schedule your strategy session with a Denodo expert.

SCHEDULE IT NOW

Let's build the foundation for insurance that is smarter, more fair, and more resilient, together.