



# Orchestrating data trust and democratization across financial services

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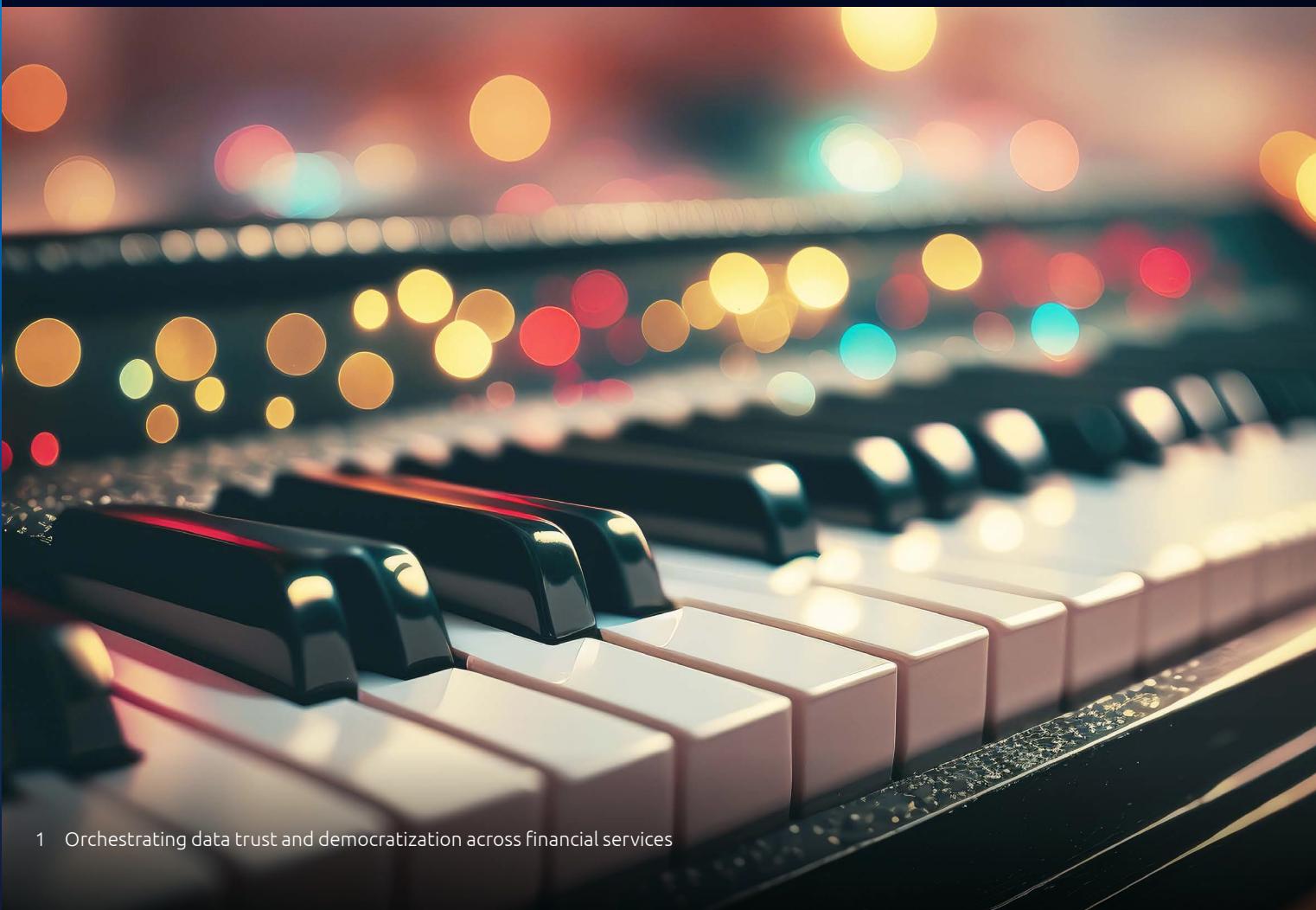
# How active data governance enables digital ambitions

Trusted data is fundamental to the insurance industry's shift to digital. You see it in the rapid spread of analytics from data science teams to non-technical users. As line-of-business teams generate more of their own insights independently, data is being democratized. But new freedoms give rise to new problems.

The data sources users rely on can be siloed and disconnected, with different practices, processes, and quality standards attached. That can create

inconsistent results and conflicting interpretations. If trust in the underlying data isn't rock solid, how sure can you be of any insights derived from it?

From analytics to intelligent automation and now AI, trusted data enables innovation. By modernizing data management in the cloud, all the disparate sources of internal and external data that exist across multiple lines of business and geographies can be harmonized and actively governed.



# Data challenges in the insurance industry

Insurance firms were among the first to capture and analyze large amounts of information and use it to inform product development, accurately match price to peril, and make better underwriting decisions.

In that sense, the industry has always been data driven. What's changed is that managing insurance data is more challenging than ever—a daily struggle to wring more value from unprecedented data volumes and complexity.

## Chief Data Officers (CDOs) are being pressured on three key fronts:

### Changing customer expectations

Digital has become an essential customer touchpoint and the major demographic cohorts, from late Gen X to Millennials and Zoomers, expect those experiences to be seamless. Yet [research from Capgemini](#) has found that data-related challenges often prevent insurers from delivering the superior customer experiences these policyholders want. These include:

- **Inadequate access to data**

54% of insurers cite challenges in accessing the right data when needed, limiting personalized and seamless customer experiences.

- **Legacy systems**

51% of insurers struggle with outdated infrastructure, preventing real-time data utilization for better customer engagement.

- **Fragmented data estates**

Lack of centralized, standardized data management reduces operational efficiency and slows down customer service.

### Blocked innovation

Concerns about data privacy, regulation, and security are holding insurers back from democratizing data access across the wider business and stopping firms from embracing AI, leaving projects trapped in trial mode. Instead of moving data to the cloud to make digital transformation easier, repositories remain fragmented and siloed between different geographies and lines of business. Trust is diminished by concerns about data quality, lineage, and compliance.

### New reporting requirements

Insurance companies are now expected to collect, process, analyze, and disclose sustainability metrics at a much deeper level of granularity. Yet they aren't equipped to meet the rising number of technical requirements behind regulatory mandates disclosures. The EU AI Act, for example, demands that any organization deploying an AI application proves that it's compliant. Understanding data lineage is key to this requirement and reporting it accurately.





# Introducing Capgemini Active Data Governance

Capgemini Active Data Governance (ADG) is a pioneering approach to data governance that ensures efficiency, enforcement, and enablement across all data processes. Unlike traditional governance models that often take a reactive stance, Capgemini's framework proactively integrates governance into an organization's software development lifecycle (SDLC), ensuring that governance principles are embedded from the outset rather than as an afterthought.

## The Capgemini Active Data Governance framework is built around three core principles

### Integration with SDLC

Data governance is not a separate function but an inherent part of development processes. By embedding governance into the SDLC, organizations can ensure data policies are seamlessly implemented as new applications and services are developed.

### Proactive monitoring and compliance

Instead of relying on retrospective audits and manual interventions, Capgemini ADG emphasizes continuous, real-time monitoring of data governance policies, ensuring compliance is enforced dynamically.

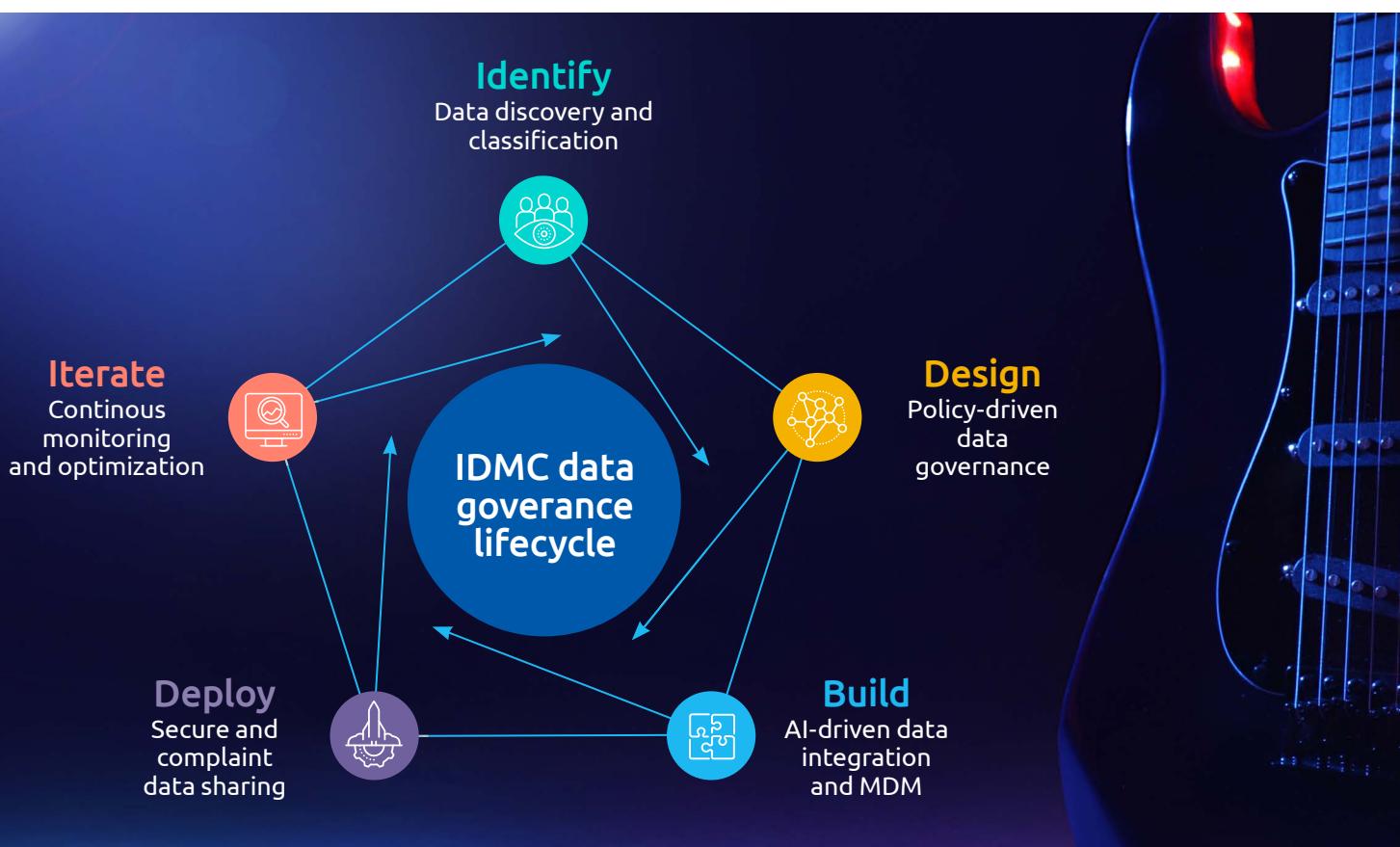
### Scalability through automation and AI

Governance policies must go beyond documentation and be practically implemented at scale. Capgemini ADG leverages AI-driven tools and automation to maintain data integrity, consistency, and compliance across the organization.

# IDMC: The platform of choice for Capgemini ADG

The Informatica Intelligent Data Management Cloud (IDMC) serves as the foundational platform for Capgemini ADG. IDMC empowers insurers to address data challenges head on with a powerful, scalable, and AI-driven solution that seamlessly integrates governance into everyday business processes across the insurance ecosystem. By embedding governance directly into data workflows, IDMC ensures that compliance, data quality, and security are not afterthoughts but integral components of data operations.

With AI-powered capabilities, IDMC streamlines data ingestion, integration, change data capture, replication, governance, quality, cataloging, lineage tracking, and master data management. The platform proactively enforces governance policies, aligning with Capgemini ADG's emphasis on real-time monitoring, automation, and operational efficiency.



IDMC also enhances data democratization by providing an intuitive marketplace where business users can browse, search, access, and understand the data they need through a user-friendly online shopping experience. This empowers business users with governed, high-quality data while ensuring compliance and security.

IDMC's focus on user experience and scalability makes it easier to democratize data consistently across an organization. As the industry's most

comprehensive intelligent data management cloud, IDMC is elastic, serverless, open-source, API/microservices-driven, and cloud-first. Whether data resides on-premises, in the cloud, or in a hybrid environment, IDMC helps insurers unify, govern, and leverage their data to drive greater business value while maintaining compliance and operational excellence through Capgemini Active Data Governance.

# Case study

A U.S.-based Fortune 500 property & casualty insurance company set a strategic objective to empower data users by allowing them to generate insights independently. However, an organizational change management program had stalled due to fragmented and inconsistent data governance practices.

Across the wider business, rules around data storage, stewardship, sharing, access, compliance, and usage had not seen full adoption. Many business

units operated their own disparate data governance solutions—some created in-house—leading to operational inefficiencies, data quality issues, and higher overall data management costs.

Without a consistent and proactive approach to governance, data was often misinterpreted, leading to skewed decision-making, misalignment between business units, and a lack of trust in analytics outputs.

## Our solution

To address these challenges, the Capgemini ADG framework was implemented with the IDMC platform, ensuring that data governance became an integral part of the SDLC process rather than an afterthought. This approach ensured proactive monitoring, automation, and business adoption, driving consistency and compliance across the enterprise.

### Key aspects of the implementation

#### Integration with SDLC

Governance policies were embedded directly into data workflows, ensuring compliance from the earliest stages of development.

#### Proactive monitoring and automation

Utilizing IDMC's AI-driven capabilities, the insurer transitioned from reactive audits to real-time enforcement of governance policies.

#### Business adoption

Capgemini engaged both business and technology stakeholders early in the lifecycle, ensuring alignment between governance initiatives and business objectives.

#### Coaching and enablement

Unlike traditional implementations where users are left to navigate new systems on their own, Capgemini developed a formal coaching package tailored to the client's needs. Business data stewards and technical data stewards were trained to use IDMC effectively in their daily operations.

#### Champion development

Through coaching and mentoring, Capgemini identified and nurtured a network of governance champions who drove peer-to-peer advocacy and widespread adoption.

## The benefits

Through the Capgemini ADG framework and IDMC, the insurer is steadily transforming its data governance approach from a fragmented, reactive function into a proactive, integrated, and business-driven process. While the implementation remains ongoing, the insurer is already realizing significant benefits:

#### Strengthened data trust and quality

Ensuring greater consistency and reliability of data across the organization.

#### Increasing business user adoption

As teams continue to embrace self-service analytics with confidence in governed data.

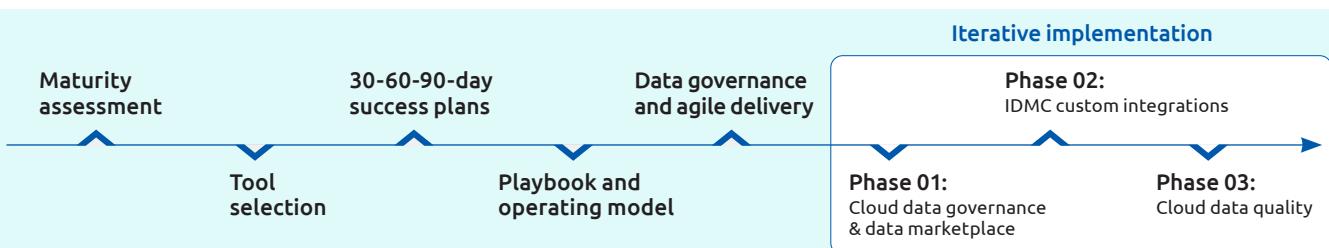
#### Enhanced operational efficiency

With AI-driven automation reducing manual governance efforts and compliance risks.

#### A scalable and evolving governance model

Continuously refined to align with changing business needs and regulatory requirements.

## Operationalizing the platform



# Capgemini and Informatica

## Turning data into strategic assets

Data and analytics have become the launchpad for insurance innovation—unlocking new revenue streams through improved products and services, optimizing business performance, and minimizing data risk exposure through secure, governed data sharing. However, achieving these outcomes requires a proactive, structured approach to data governance, ensuring compliance, security, and responsible data management at scale.

Capgemini and Informatica bring together the power of the Capgemini Active Data Governance framework and the Informatica Intelligent Data Management Cloud to help insurers establish trust, transparency, and control over their data. By embedding governance into business processes and SDLC activities, organizations can shift from reactive data management to an automated, AI-driven, and actively enforced governance model.

Our combined expertise enables insurers to leverage AI-driven insights, streamline

governance operations, and enhance business adoption through structured coaching and enablement. With Capgemini ADG and IDMC, insurers can unlock the full potential of their data to drive innovation and competitive advantage.

Ready to embed active governance into your data strategy? Contact us to accelerate innovation, ensure compliance, and drive sustainable business growth.



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### Data-powered financial services

Learn how we can help your organization harness the power of data using AI, machine learning, process automation, and more.

## About Capgemini

Capgemini is an AI-powered global business and technology transformation partner, delivering tangible business value. We imagine the future of organizations and make it real with AI, technology and people. With our strong heritage of nearly 60 years, we are a responsible and diverse group of 420,000 team members in more than 50 countries. We deliver end-to-end services and solutions with our deep industry expertise and strong partner ecosystem, leveraging our capabilities across strategy, technology, design, engineering and business operations. The Group reported 2024 global revenues of €22.1 billion.

**Make it real.**

[www.capgemini.com](http://www.capgemini.com)

## About Informatica

Informatica from Salesforce is a leader in AI-powered enterprise cloud data management. Its Intelligent Data Management Cloud (IDMC) platform enables organizations to connect, manage and unify AI-ready data across the enterprise. With capabilities spanning data cataloguing, integration, governance, quality, privacy, metadata management, and master data management, Informatica supports a broad partner ecosystem and helps customers unlock the full value of their data and AI initiatives.

**Informatica. Where data and AI come to life.**

## About Salesforce

Salesforce is the #1 AI CRM, empowering companies to connect with their customers in a whole new way through the power of artificial intelligence, data, and trust.

**For more information about Salesforce (NYSE: CRM) [www.salesforce.com](http://www.salesforce.com)**

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