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The Insurer Playbook: High-Value Analytics & AI Opportunities for Modern Insurers

Deloitte x Databricks Insurance Playbook - How Deloitte and Databricks help insurers operationalise analytics & AI across the value chain



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Executive Summary



Artificial Intelligence (AI) is rapidly reshaping the insurance industry, creating new opportunities to improve customer experience, strengthen risk management, enhance operational efficiency and accelerate innovation. Yet despite growing adoption and successful individual initiatives, relatively few insurers have established the enterprise data, governance and operating model foundations needed to scale AI effectively across the organisation.

Closing that gap matters more than ever. Rising claims costs, more sophisticated fraud, climate-related volatility and higher customer expectations are all adding pressure to turn AI experimentation into measurable enterprise value. Capable models are now widely available, so the technology itself is rarely the constraint. What sets insurers apart is the enterprise context around those models: the data, governance and operating discipline that allow AI to perform reliably within their own environment.

At the technology foundation level, this requires three important characteristics: Choice, providing flexibility across models, technologies, clouds and open formats; Context, grounding AI models and agents in trusted enterprise data, knowledge and business processes; and Control, embedding the governance, security, lineage and observability required to scale AI responsibly.

This playbook has been jointly developed by Deloitte and Databricks to help insurers move from isolated AI initiatives to enterprise-wide transformation. Combining Deloitte's insurance and transformation expertise with the Databricks Data Intelligence Platform, it demonstrates how organisations can establish a modern Enterprise Data & AI Foundation that enables trusted data, scalable AI and sustainable business value.

Designed for Chief Data Officers (CDOs), Chief Information Officers (CIOs), Chief Technology Officers (CTOs), Enterprise Architects and Data & AI leaders within insurance organisations, the playbook presents six representative Enterprise AI Transformation Opportunities across the insurance value chain. While each opportunity can deliver value independently, the greatest impact is achieved when they are supported by a common enterprise data and AI foundation.

Rather than focusing solely on technology, this playbook adopts a business-led approach to transformation. It explores the forces reshaping the insurance industry, explains why enterprise data foundations are essential for scaling AI, demonstrates how Deloitte and Databricks work together, and illustrates these principles through six practical transformation opportunities.

About this Playbook

Understanding the Opportunity

Explores the market forces reshaping the insurance industry, the need for enterprise AI transformation and the complementary roles of Deloitte and Databricks in delivering successful outcomes.

Building the Foundation

Introduces the enterprise data & AI foundation for insurance and explains the architectural capabilities required to support trusted data, enterprise governance and scalable AI.

Applying the Foundation

Presents six representative Enterprise AI Transformation Opportunities that demonstrate how insurers can apply enterprise data and AI across underwriting, claims, customer engagement, catastrophe modelling, actuarial services and other core business capabilities.

Together, these sections provide a practical framework for helping insurers establish the enterprise foundations required to accelerate innovation, improve operational performance and deliver AI at scale.

The Forces Reshaping Insurance



The insurance industry is being reshaped by a convergence of risk, customer, economic and AI-driven technological forces. Individually, each is significant; together, they are changing how insurers assess risk, serve customers, manage performance and compete.

Most insurers have already invested heavily in digital transformation and advanced analytics, yet fragmented data and disconnected technology estates still make it hard to turn that investment into results at scale. The forces below are widening the gap between what insurers need to do and what their current foundations allow.

Four converging forces are accelerating this enterprise AI transformation across the insurance industry.

A More Complex Risk Landscape

- Climate-related events and nat-cat exposure
- Cyber threats and geopolitical uncertainty
- More accurate underwriting and pricing decisions

Rising Customer Expectation

- Personalised products and digital-first service
- Faster, more transparent claims experiences
- Connected view across policy and claims data

The Insurer Under Pressure

Pressure To Improve Business Performance

- Rising claims costs and fraud losses
- Regulatory expectations and compliance pressure
- Reusable capabilities delivering value at scale

AI as an Enterprise Capability

- AI across underwriting, claims and fraud
- Fragmented data and governance limiting scale
- Enterprise foundations enabling trusted AI

A More Complex Risk Landscape

Climate-related events, cyber threats, geopolitical uncertainty and economic volatility are reshaping insurance risk. Rising catastrophe exposure and claims costs are increasing pressure on insurers to respond faster and improve underwriting, pricing and claims decisions. This increasingly requires combining diverse data sources to generate timely, trusted insights.

Rising Customer Expectation

Customers increasingly expect personalised products, digital-first experiences and faster, more transparent interactions. Meanwhile, embedded insurance, ecosystem partnerships and new distribution models are changing how insurance is delivered. Meeting these expectations requires a connected customer view across policy, claims and interaction data, applied consistently across channels.

Pressure To Improve Business Performance

Rising claims costs, sophisticated fraud, regulatory expectations and operational pressures require insurers to improve efficiency while maintaining underwriting discipline and profitable growth. Organisations are therefore moving beyond individual technology investments towards reusable enterprise capabilities that deliver measurable value across multiple business functions.

AI as an Enterprise Capability

AI now has the potential to transform every stage of the insurance value chain, from underwriting and pricing to claims, fraud detection, customer service and actuarial modelling. The pressure is no longer to prove that AI can add value in a single use case, but to apply it consistently across the business — something fragmented data and inconsistent governance make difficult today.

These forces raise the stakes; they do not, on their own, tell insurers how to respond. The harder question is why AI that works in a pilot so often fails to scale across the business, and what it takes to close that gap. The next chapter addresses this topic.

From AI Ambition to Enterprise Transformation



Most insurers now have AI initiatives underway, and many are delivering real value in individual functions. Considerably fewer have managed to scale AI across the enterprise, and that is where the difficulty lies.

The barrier is rarely the models themselves. As initiatives multiply, they expose deeper constraints such as fragmented data, disconnected systems, inconsistent governance and operating models that were never designed for enterprise-wide AI. Scaling AI therefore becomes less about building more use cases and more about establishing the shared capabilities that let each one be deployed consistently, securely and at speed.

The insurers making the most progress have recognised this. Rather than running AI as a series of independent projects, they build capabilities once and reuse them across functions, so each new use case is delivered faster and governed to the same standard.

Today

Isolated AI Projects

- Claims AI
- Pricing AI
- Fraud AI
- Customer AI
- Actuarial AI

- own data pipeline
- own governance model
- own engineering team

Each project duplicates data, governance and engineering

Enterprise Transformation

Governance | Architecture Operating Model | Data

Future

Enterprise AI Capability

Business Value
Underwriting | Claims | Pricing | Fraud | Customer

Business Adoption
Change management | Training | Measurement

Shared AI Capabilities
Reusable models | MLOps | Feature store | AI governance

Enterprise Data
Unified data platform | Data quality | Lineage | Access control

Governance | Architecture | Operating Model

One enterprise capability. Shared across the entire insurance value chain.

Enterprise AI Requires Enterprise Foundations

Trusted Enterprise Data

Trusted, high-quality enterprise data provides the foundation for reliable analytics and AI. Bringing together information from core insurance systems and external sources enables consistent insights, reduces duplication and supports AI capabilities that can be reused across multiple business functions.

Enterprise Architecture

Enables AI capabilities to integrate seamlessly with core insurance platforms, including policy administration, claims management, pricing, finance and customer engagement systems. AI delivers the greatest value when embedded within existing business processes rather than operating as standalone applications.

Governance and Trust

Ensure that data, models and AI-driven decisions remain secure, auditable and compliant with regulatory expectations. Strong governance also enables organisations to scale AI confidently while maintaining appropriate oversight and accountability.

Operating Models

Bring together business, technology and data teams through shared ownership, common delivery practices and reusable capabilities. Successful AI programmes are built through collaboration rather than isolated technology projects.

Business Adoption

Ultimately determines whether AI creates measurable value. The greatest benefits are realised when insights and recommendations become embedded within the day-to-day activities of underwriters, claims handlers, fraud investigators, actuaries and customer service teams, enabling better and faster business decisions.

Individually, these capabilities provide incremental improvements. Together, they establish the enterprise foundations that enable AI to become a scalable business capability rather than a collection of disconnected initiatives.

Building these foundations is where technology and transformation expertise have to meet. The next chapter sets out how Deloitte and Databricks combine the two.

Deloitte and Databricks: Delivering Enterprise AI Transformation



Enterprise AI transformation requires more than implementing new technology. It demands a coordinated approach that combines a modern data and AI platform with business strategy, enterprise architecture, governance, operating models and organisational adoption to deliver measurable business outcomes.

As discussed in the previous chapter, many insurers have already demonstrated value through individual AI initiatives. The next stage of maturity is to establish enterprise capabilities that enable AI, data and business processes to work together consistently across the organisation. Achieving this requires complementary expertise that combines business transformation with a modern data and AI platform.

Deloitte and Databricks bring these complementary capabilities together, helping insurers accelerate their journey from isolated AI initiatives to enterprise-wide transformation.

How Deloitte and Databricks Work Together

Enterprise AI transformation requires complementary capabilities across business strategy, insurance domain expertise, enterprise architecture, engineering, governance, technology and organisational change. Deloitte and Databricks bring these capabilities together, combining the Databricks Data Intelligence Platform with the transformation and delivery expertise required to embed it within complex insurance environments.

The alliance also brings significant experience and delivery scale, supported by established accelerators and capabilities such as migration and Data-as-a-Service solutions that can help organisations accelerate platform modernisation and establish reusable enterprise data capabilities.

The Scale Of The Deloitte & Databricks Practice

450+	600K	950	1,400
Global Databricks modernisation engagements	Hours of Databricks consulting services	Certified practitioners	Trained practitioners

Enterprise Capability	Deloitte Enables	Databricks Provides
AI & Business Strategy	AI strategy, business strategy, transformation roadmap and value realisation	Executive AI vision, product innovation and technology strategy
Operating Model & Organisation	Target operating model, organisation design and business ownership	Platform best practices and reference architectures
Enterprise Architecture	Enterprise architecture, insurance data models (LDM / EDM), ontology design, integration and solution design	Open Data Intelligence Platform and ecosystem interoperability
Data & AI Engineering	Engineering expertise, AI engineering, implementation and industrialised delivery	Scalable data, streaming and AI engineering platform and tooling
AI & Intelligent Applications	AI solution design, agent development and business integration	Mosaic AI, Agent Bricks, Genie Ontology, AI/BI and intelligent application platform
Data Intelligence & AI Governance	Data governance, AI governance, Responsible AI and regulatory alignment	Unity Catalog, AI Gateway, lineage, governance, discovery and secure data sharing
Business Adoption & Value Realisation	Change management, process redesign, adoption, and value measurement	Platform capabilities supporting operationalisation, Operationalisation, AI/BI and enterprise collaboration

Deloitte and Databricks play different but complementary roles. Deloitte helps insurers define, design and deliver enterprise transformation, while Databricks provides the enterprise data and AI platform that enables that transformation to scale. Together, they help insurers move from isolated AI initiatives to sustainable enterprise capabilities.

By combining Deloitte's insurance and transformation expertise - including industry data models and ontology design - with the Databricks Data Intelligence Platform, insurers can establish common data definitions and enterprise foundations required to scale AI confidently across underwriting, claims, pricing, customer operations, actuarial and risk functions.

This common enterprise context is particularly important in complex insurance environments, where inconsistent definitions and fragmented data models can make it difficult to reuse and scale data and AI capabilities across business domains. Together, these capabilities help insurers move beyond individual technology implementations towards a reusable enterprise Data & AI capability - connecting strategy, architecture, data, AI, governance and business adoption. The following chapter explores the Enterprise Data & AI Foundation that enables this transformation.

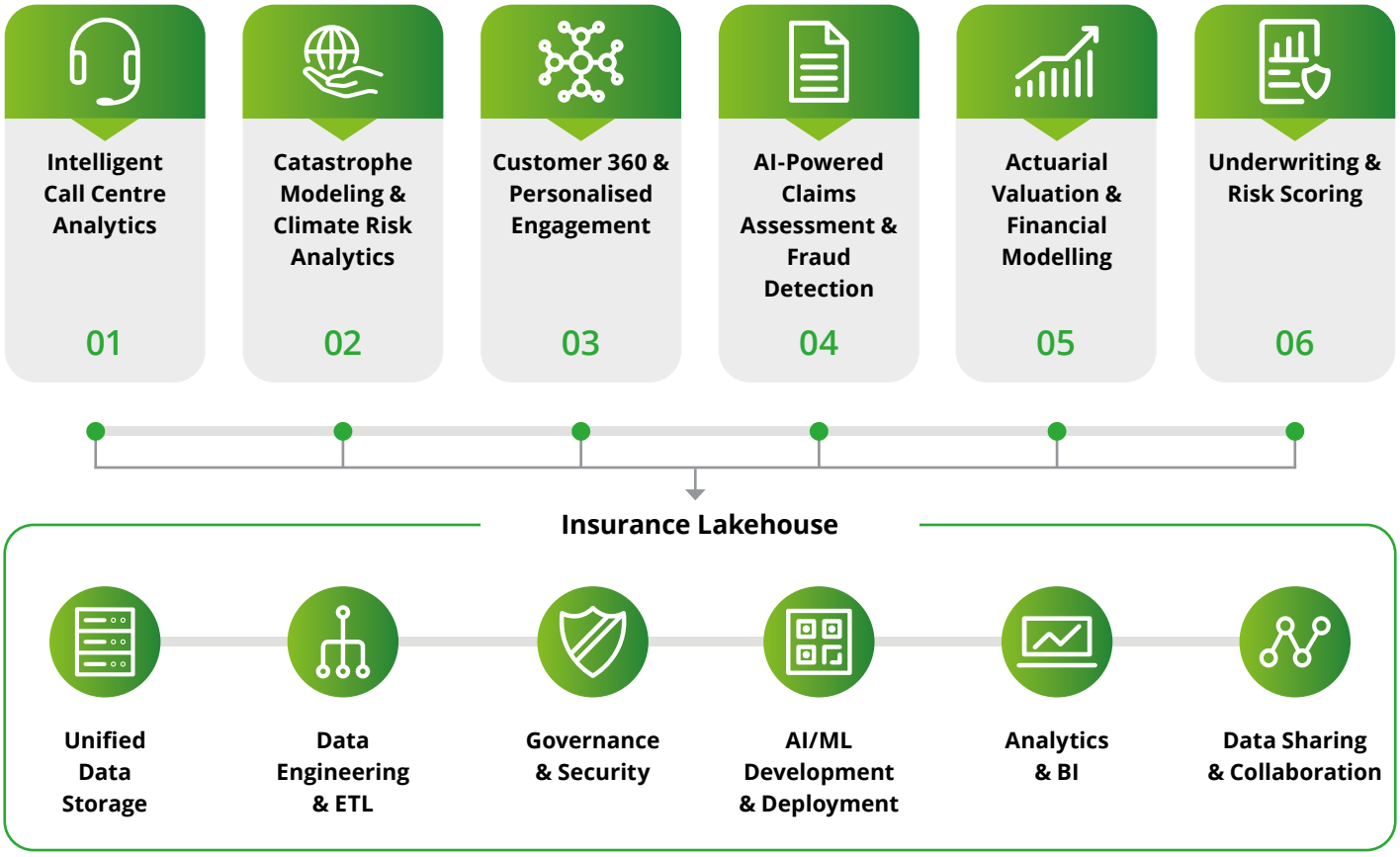
Enterprise AI Transformation Opportunities Across the Insurance Value Chain



The six transformation opportunities presented in this playbook illustrate representative ways in which insurers can apply enterprise data, analytics and AI across the insurance value chain. Each addresses a distinct business capability, from customer engagement and catastrophe modelling to claims, underwriting and actuarial decision-making, while demonstrating how modern data and AI capabilities can deliver measurable business outcomes.

Although each opportunity can be implemented independently, they are most powerful when built upon a shared enterprise data and AI foundation. Rather than creating separate data platforms, governance models and AI capabilities for each initiative, insurers can establish common enterprise services that enable trusted data, reusable AI capabilities and consistent governance across the organisation. This not only accelerates delivery but also reduces duplication, improves regulatory compliance and enables AI to scale beyond isolated use cases.

This figure illustrates the six enterprise AI transformation opportunities described throughout this playbook and highlights how they are enabled by a common enterprise data and AI foundation.



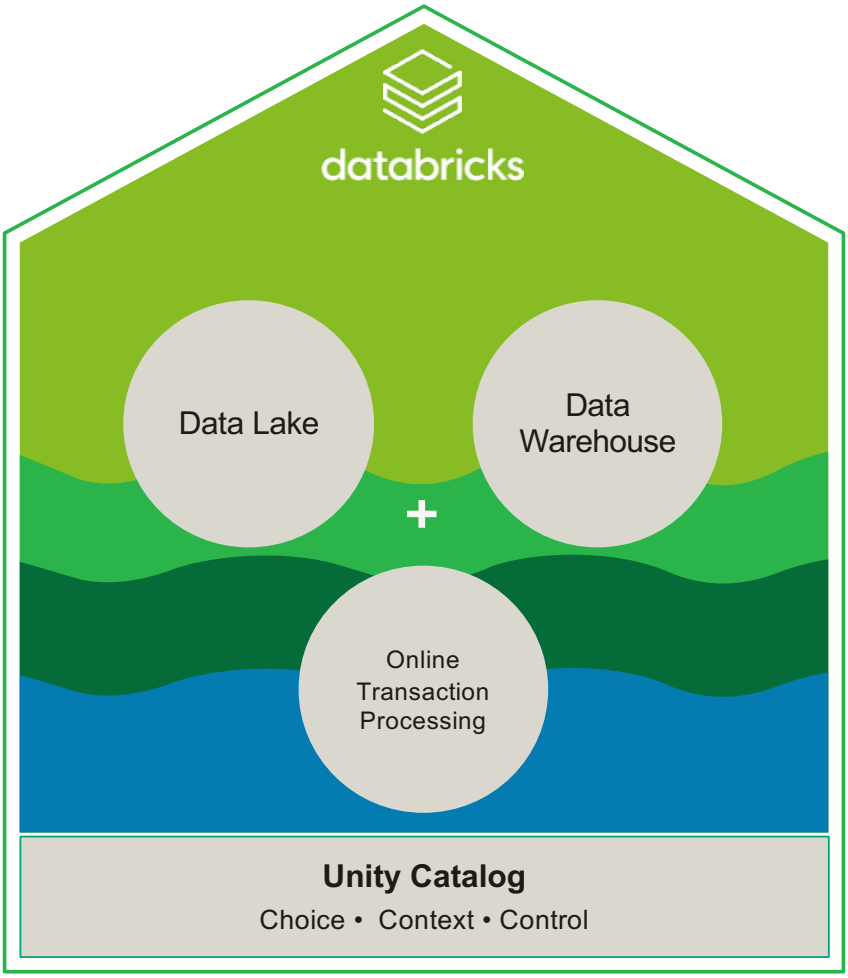
The following section introduces this enterprise data and AI foundation before exploring each transformation opportunity in detail.

The Enterprise Data and AI Foundation for Insurance



Repeatable value from enterprise AI depends on a common enterprise data and AI foundation. Leading insurers are moving away from fragmented platforms, point solutions and initiative-specific governance towards a unified environment where trusted data, analytics and AI can be governed consistently and reused across the organisation.

The Databricks Data Intelligence Platform is designed around this convergence: bringing data lake, data warehouse, AI and operational workloads together on a common governed foundation. For insurers, this means intelligence can operate closer to trusted business data, while preserving **Choice** across models and technologies, **Context** through enterprise-wide data, and **Control** through consistent governance across data and AI.



For insurers, this convergence provides a common foundation across data, analytics, AI and operational workloads, reducing the need for separate technology stacks and duplicated data. It allows trusted enterprise information to be reused across multiple business capabilities while integrating with the policy, claims, customer, finance and other core platforms already operating across the insurance landscape.

Together, these capabilities provide the Context, Choice and Control required to scale data and AI across the enterprise. Trusted data provides the context for intelligence, an open platform provides choice across models and technologies, and integrated governance provides the control required to use data and AI securely and responsibly at scale.

Context: Unified Enterprise Data

At the core of the platform, structured and unstructured data from policy administration, claims, pricing, customer engagement, finance, reinsurance and external sources can be brought together into a common governed environment.

Using the Databricks Medallion Architecture, raw data is ingested into the Bronze layer, cleansed and enriched in Silver, and curated into business-ready Gold datasets. This layered approach improves data quality and provides traceability from source to insight, supporting regulatory reporting and trusted decision-making.

By connecting previously fragmented information and establishing reusable, governed datasets, insurers can create a shared enterprise data foundation for reporting, analytics and AI. Trusted data can then be securely reused across business functions, reducing duplication and providing consistent enterprise context for underwriting, claims, customer, actuarial and risk use cases.

Choice: AI at Enterprise Scale

Built on this trusted data foundation are shared capabilities for data engineering, analytics, artificial intelligence and intelligent applications. These support the AI lifecycle from data preparation and development through deployment, monitoring and consumption, enabling organisations to operationalise AI consistently across multiple business functions. Because the platform is open, insurers can choose the models, tools and frameworks best suited to each use case, whether open-source, commercial or their own, rather than being locked into a single vendor's stack.

Enterprise AI also extends beyond specialist data and AI teams. Capabilities such as Genie can provide business users with governed, conversational access to trusted enterprise information, helping make data and insights more accessible across underwriting, claims, actuarial and other functions. Lakebase extends the same foundation into operational workloads, supporting applications and AI agents that need to work with current business data and connect intelligence more directly into operational processes.

Control: Enterprise Governance by Design

For insurers operating in a highly regulated environment, governance needs to extend consistently across both enterprise data and AI. Rather than being treated as a separate activity, governance is embedded throughout the platform to provide common controls as data and AI adoption grows.

Unity Catalog provides centralised governance, fine-grained access control and lineage across data, models and other AI assets, while Delta Lake supports reliable data management and Delta Sharing enables secure collaboration without unnecessary data duplication. AI Gateway extends governance to foundation models and AI endpoints, supporting access controls, usage tracking and AI guardrails.

Together, these capabilities help insurers establish consistent security, transparency and oversight across the data and AI lifecycle. This strengthens trust, supports regulatory and responsible AI requirements and enables AI to scale without creating separate governance frameworks for individual initiatives.

Delivering Business Value

The foundation complements existing policy administration, claims, finance, customer and other insurance platforms rather than replacing them. Its role is to connect enterprise data, analytics and AI across the technology landscape and make intelligence available within the processes where business decisions are made.

Trusted enterprise data provides the context needed to understand customers, policies, claims and risk. Analytics and AI turn that context into insight, while operational capabilities help embed those insights into business workflows and decision-making.

This creates reusable capabilities that can support multiple insurance functions rather than individual use cases in isolation. Underwriting, claims, customer, actuarial and risk teams can draw on the same governed foundation, helping insurers move from fragmented data and AI initiatives towards repeatable enterprise capabilities that improve decisions, increase efficiency and create measurable business value.

The following sections bring this foundation to life, showing how the same enterprise data and AI capabilities can be applied across six transformation opportunities spanning the insurance value chain.

Transformation Opportunity 1:
Intelligent Call Centre Analytics

Summary

Primary Business Capability	Customer Service & Contact Centre
Key Data Sources	Contact Centre, CRM, Policy, Claims, Customer Interaction
AI & Analytics Capabilities	Agent Assist, Sentiment Analysis, Churn Prediction, NLP
Primary Business Outcomes	Reduced Cost-to-serve, Faster Resolution, Improved Customer Experience & Retention

Business Context and Challenge

Contact centres remain one of the most critical — and costly — customer touchpoints for insurers. Despite investment in digital channels, many complex interactions still flow through contact centres, including claims updates, policy queries, renewals, complaints and support for vulnerable customers.

Insurers generate vast volumes of interaction data across voice recordings, transcripts, CRM, policy and claims systems and digital channels. However, this data is often fragmented and disconnected from the wider customer relationship, limiting the ability to understand customer intent, sentiment and needs in real time.

Key challenges include:

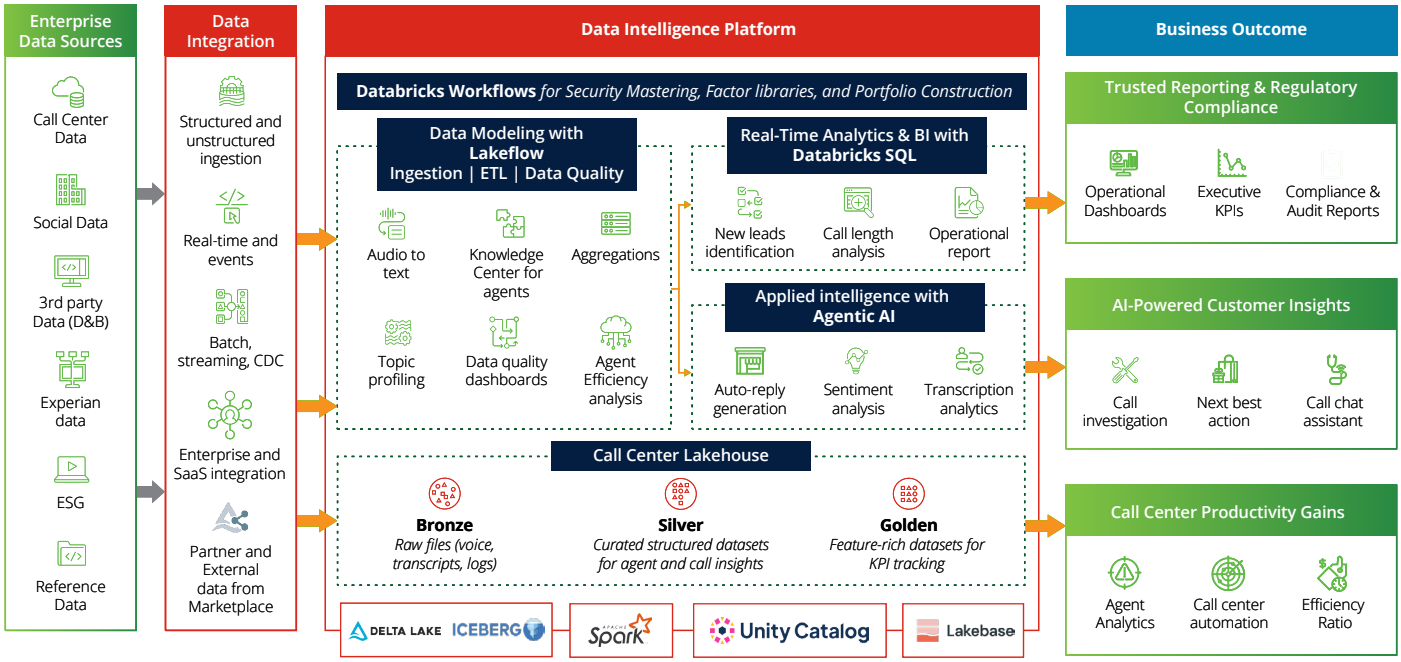
- **High operational costs:** Long handling times, repeat contacts and manual processes continue to drive servicing costs. AI-assisted guidance, intelligent routing and automation can improve agent productivity and reduce handling time.
- **Inconsistent customer experience:** Agents often navigate multiple systems without a complete view of the customer's policies, claims history and previous interactions.
- **Limited visibility into customer sentiment and intent:** Insurers can struggle to identify escalation risk, customer intent and churn signals consistently across voice, chat and digital channels.
- **Difficulty identifying vulnerable or at-risk customers:** Fragmented interaction data can prevent early identification of vulnerability or customer risk and limit proactive support.
- **Missed cross-sell, upsell and retention opportunities:** Gartner predicts that by 2029, agentic AI will autonomously resolve 80% of common customer service issues, leading to a 30% reduction in operational costs (Source: Gartner, 2025). This could allow agents to focus on complex and higher-value interactions.

The Transformation Opportunity

Intelligent Call Centre Analytics transforms customer interaction data from an operational by-product into an enterprise data and AI asset.

By combining contact centre interactions with policy, claims, CRM and wider customer data, insurers can apply AI across real-time and historical interactions. Generative AI, natural language processing and predictive models can identify sentiment and intent, summarise conversations, detect vulnerability or churn signals and provide contextual agent guidance.

As these capabilities mature, AI can increasingly automate routine activities, enabling agents to focus on complex, sensitive and higher-value interactions.

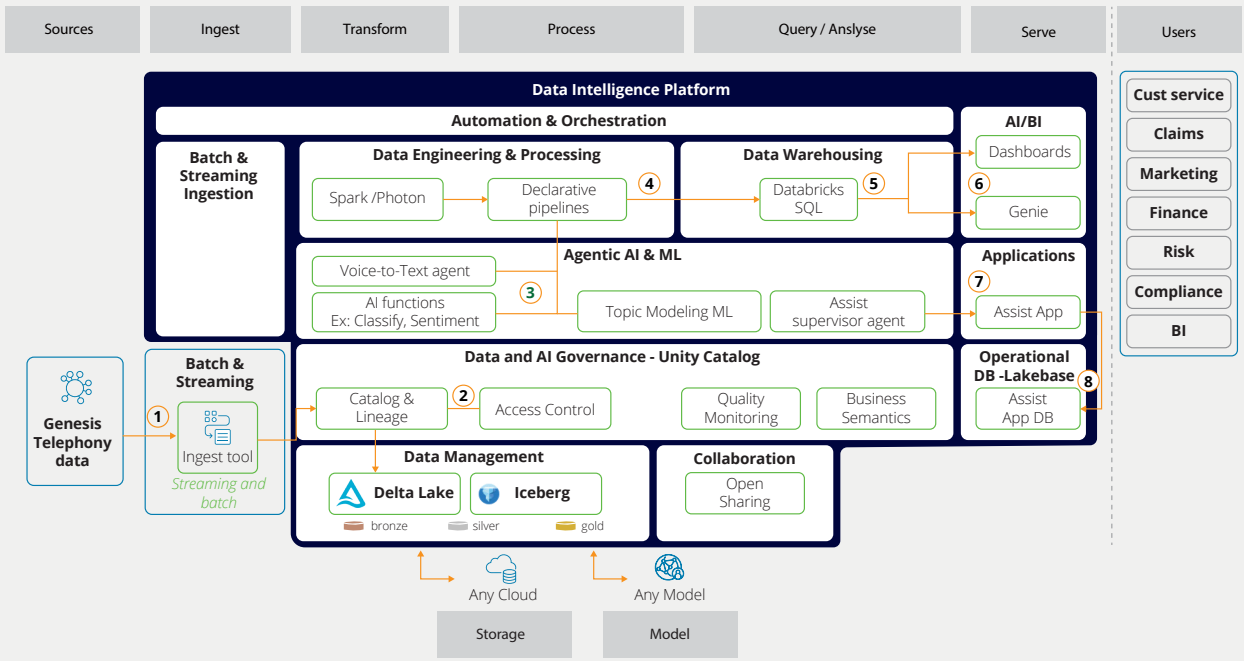


How Deloitte and Databricks Enable It

The starting point is a trusted enterprise data foundation. Contact recordings and transcripts can be combined with CRM, policy, claims and interaction history to create a governed view of the customer and their interactions across channels.

Databricks provides the scalable data and AI capabilities required to ingest and process high-volume structured and unstructured interaction data, develop and operationalise AI models and applications, and govern data and AI consistently across the platform.

Deloitte brings insurance domain, architecture and transformation expertise to design the solution around business outcomes, integrate it with the wider insurance technology landscape and embed AI-driven insights into customer service processes and agent workflows. Operating model, governance, responsible AI and adoption are considered alongside the technology so that new capabilities translate into sustainable operational change.



1 Capture interactions → 2 Govern customer data → 3 Detect intent, sentiment & churn → 4 Curate interaction data → 5 Analyse trends → 6 Surface insights → 7 Guide agents → 8 Power Assist

Illustrative Client Example:

A leading UK insurance and membership services organisation engaged Deloitte to transform its customer service capabilities by replacing fragmented contact centre, policy, and claims data with a unified Databricks-based platform.

Deloitte implemented automated data pipelines and a trusted customer data foundation that enabled advanced AI capabilities, including sentiment analysis and churn prediction across the organisation's customer base. The solution delivered up to a 27% reduction in average handle time through AI-assisted agent guidance and intelligent call routing, alongside up to a 10–15% improvement in First Call Resolution (FCR) by providing agents with a real-time, unified view of the customer.

The platform established a scalable foundation for more personalised customer engagement, proactive service interventions, and data-driven contact centre operations.

Business Value & Outcomes

Intelligent Call Centre Analytics can help insurers improve operational efficiency while creating more responsive and personalised customer experiences. The value realised will depend on factors including data maturity, customer service operating model, AI adoption and the extent to which insights are embedded into frontline workflows.

Potential benefits include:

- Lower cost-to-serve through call deflection, IVR optimisation, and workflow automation.
- Improved customer satisfaction through sentiment-aware routing and more personalised customer interactions.
- Earlier identification of at-risk and vulnerable customers, enabling proactive intervention before policies lapse or complaints escalate.
- Increased customer retention and cross-sell opportunities through next-best-action recommendations embedded within agent workflows.
- Improved operational visibility through a unified view of customer interactions across contact centre, policy, and claims operations.
- Better workforce planning and service optimisation using AI-driven insights and customer behaviour analytics.

Transformation Opportunity 2:
Catastrophe Modelling & Climate Risk Analytics

Summary

Primary Business Capability	Risk & Exposure Management
Key Data Sources	Weather, Geospatial, Property, Claims, Climate Data
AI & Analytics Capabilities	Spatial Analytics, Climate Scenario Modelling, Predictive Analytics, Exposure Intelligence
Primary Business Outcomes	Better Risk Selection & Pricing, Improved Catastrophe Resilience, Faster Exposure Decisions

Business Context and Challenge

Insurers are increasingly exposed to the frequency and severity of catastrophic events — including floods, storms and wildfires — alongside longer-term uncertainty from climate change. Understanding this exposure requires increasingly complex environmental and geospatial information to be combined with property, policy and claims data.

Yet catastrophe and exposure analysis often relies on fragmented data, specialist modelling environments and batch-based processes, making it difficult to maintain a timely, granular view of changing exposure across large portfolios.

Key challenges — and the scale of the problem — include:

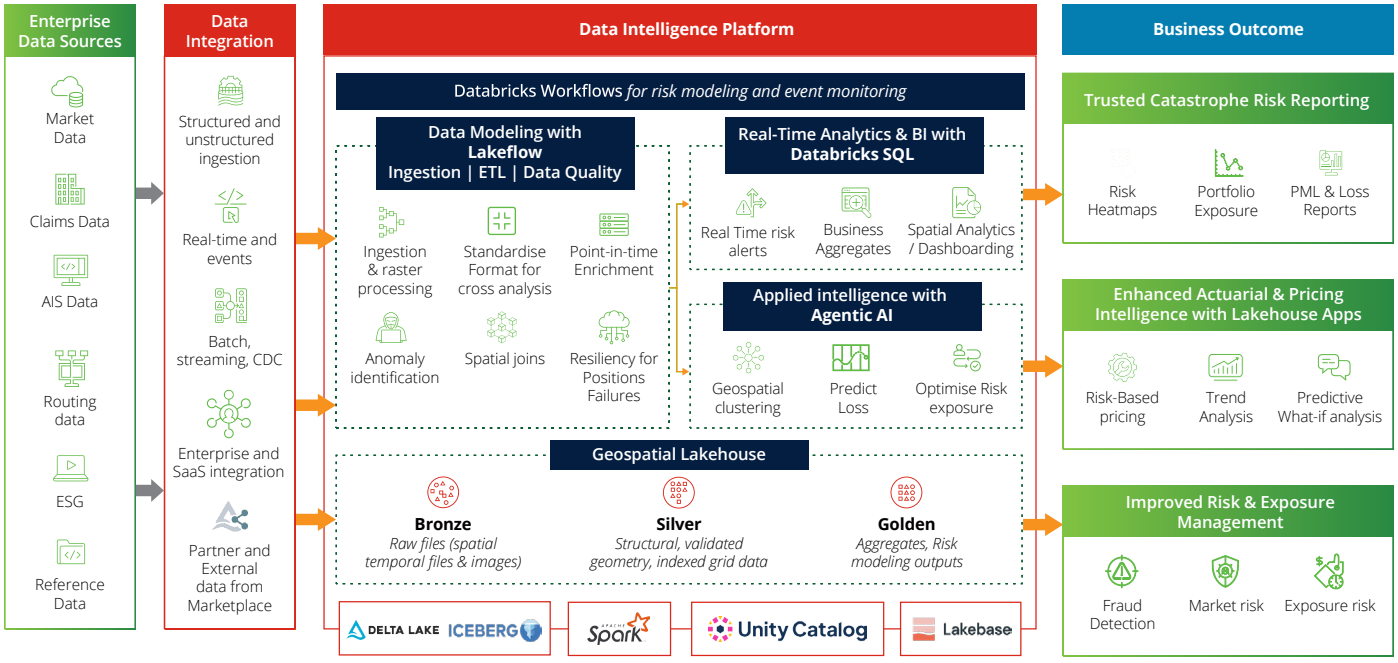
- **Fragmented geospatial and climate data:** Risk data often sits across disconnected geospatial, weather, claims and third-party systems, making portfolio-level exposure analysis slow and incomplete.
- **Static risk models that lag reality:** Traditional catastrophe models often rely on periodic updates and historical assumptions, making it difficult to respond quickly to emerging hazards, changing exposure patterns and evolving climate risks.
- **Large and computationally intensive datasets:** LiDAR, satellite imagery and elevation data require significant processing capacity that legacy platforms may struggle to provide at the speed required.
- **Difficulty integrating changing external risk signals:** Flood maps, forecasts, catastrophe models and third-party datasets evolve continually and need timely, governed integration with internal exposure data.
- **Slow portfolio assessment following major events:** Following a catastrophe, insurers need to rapidly identify affected policies and exposure concentrations to support claims mobilisation, reinsurance and capital management.

The Transformation Opportunity

Modern catastrophe and climate risk analytics enables insurers to move from fragmented, periodically refreshed exposure views towards dynamic, granular risk intelligence.

By combining property, policy and claims information with geospatial, weather and climate data, insurers can assess exposure at property, location and portfolio level. Spatial analytics and AI can identify risk concentrations, model proximity to hazards, evaluate catastrophe and climate scenarios and identify emerging patterns.

This creates a shared, governed risk intelligence capability supporting underwriting, pricing, catastrophe management, reinsurance and portfolio optimisation.



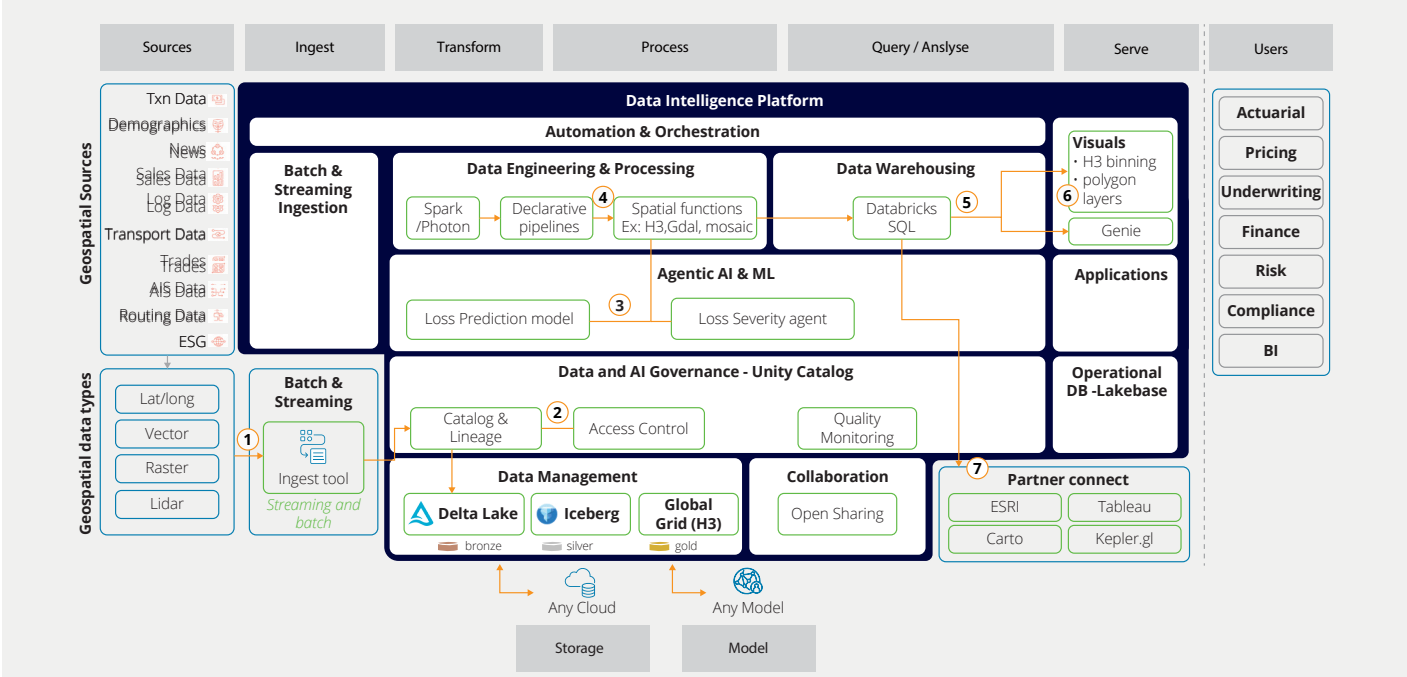
How Deloitte and Databricks Enable It

Catastrophe and climate risk analytics requires the ability to combine large-scale geospatial and environmental datasets with detailed insurance portfolio information.

Databricks provides a scalable data and AI platform for ingesting, processing and analysing high-volume geospatial, environmental and insurance data. Distributed processing and spatial analytics capabilities enable complex workloads — including spatial indexing, proximity analysis, large-scale location analysis and climate scenario modelling — to be performed across extensive portfolios.

Deloitte brings insurance, catastrophe risk, data architecture and transformation expertise to integrate these capabilities into the wider insurance landscape and align the resulting insights with underwriting, pricing, exposure management and regulatory requirements.

Together, Deloitte and Databricks can help insurers establish a governed risk data foundation that enables advanced modelling while making risk intelligence accessible within the business processes where decisions are made.



1 Ingest exposure & geospatial data → 2 Govern risk data → 3 Predict losses → 4 Process spatial data → 5 Analyse exposure → 6 Visualise catastrophe risk → 7 Extend with partner tools

Illustrative Client Example:

A leading Property & Casualty (P&C) insurer engaged Deloitte to modernise its data architecture across nine critical insurance data domains, integrating data from more than 30 near real-time sources and 10+ batch APIs into a unified Databricks and AWS Lakehouse.

The platform delivered continuous access to trusted, near real-time data, improved the speed of new data access requests by up to 20%, and automated 70% of testing activities. The resulting enterprise data foundation strengthened the insurer's ability to respond to emerging risk signals and provided a scalable platform for data-driven underwriting and advanced risk analytics across its property and casualty portfolio.

Business Value & Outcomes

Advanced catastrophe modelling and climate risk analytics can help insurers make faster, more informed underwriting, portfolio and exposure management decisions. Built on a governed enterprise foundation, these insights can also support actuarial, reinsurance and capital modelling. Outcomes will depend on data quality, modelling capabilities and integration into business processes.

Potential business benefits include:

- Faster exposure assessment before, during and following catastrophe events through timely access to trusted portfolio and external risk data.
- Improved risk selection and pricing through more granular property and location-level exposure insights.
- Enhanced catastrophe and climate scenario analysis by combining insurance portfolio information with geospatial, environmental and forward-looking risk data.
- Improved portfolio management through earlier identification of risk concentrations and changing exposure.
- Greater collaboration across underwriting, catastrophe modelling, reinsurance and risk functions through a shared and governed data foundation.
- Stronger governance and regulatory transparency through lineage, traceability and auditability of risk data and analytical models.

Transformation Opportunity 3:
Customer 360 & Personalised Engagement

Summary

Primary Business Capability	Customer Management
Key Data Sources	CRM, Policy, Claims, Digital Channels, Third-Party Data
AI & Analytics Capabilities	Customer 360, Entity Resolution, Segmentation, Next Best Action
Primary Business Outcomes	Higher Retention, Increased Cross-sell, Personalised & Consistent Customer Engagement

Business Context and Challenge

Insurers interact with customers across multiple touchpoints — policy administration, claims, contact centres, digital channels and partner ecosystems. Yet customer information is often fragmented across these systems, creating multiple and sometimes conflicting versions of the same customer.

Without a trusted understanding of customer identity, relationships and interactions, insurers struggle to personalise engagement, recognise customers consistently, identify vulnerability and apply AI effectively across the customer lifecycle.

Key challenges - and the scale of the problem - include:

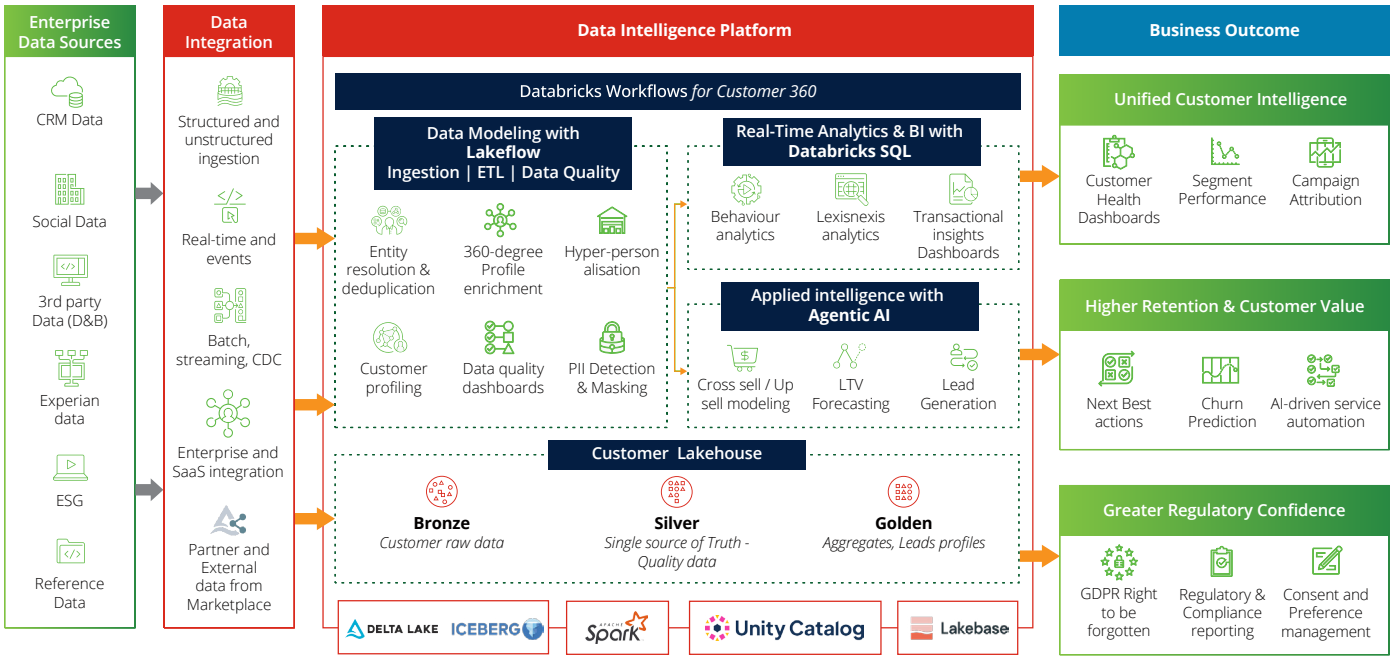
- **No single view of the customer:** Fragmented policy, claims, CRM and interaction data prevents insurers from building a complete picture of customers, their needs and behaviours.
- **High customer churn:** Customer retention can significantly affect long-term value and profitability. Bain research found that, in financial services, a 5% increase in customer retention can produce more than a 25% increase in profit (Source: Bain & Company).
- **Missed revenue opportunities:** Without a unified customer view, cross-sell and upsell recommendations may be absent or poorly targeted, limiting potential premium growth.
- **Inefficient and inconsistent engagement:** Marketing, servicing and claims teams may contact the same customer with conflicting messages, affecting trust and increasing operational cost.
- **Limited fraud and risk visibility:** Fragmented data makes it harder to identify anomalous behaviour across customer touchpoints, limiting fraud detection and financial crime compliance.

The Transformation Opportunity

Customer 360 creates a trusted, connected view of customers by bringing together identity, policy, claims, interaction and behavioural data.

Entity resolution identifies records representing the same individual or organisation, creating a reusable customer data foundation enriched with relationships and interactions. AI and analytics can then support segmentation, churn prediction, next-best-action and personalised engagement.

This governed customer context can be consumed across CRM, marketing, servicing and other platforms, while supporting wider use cases including claims, vulnerability management, fraud detection and AI across the customer lifecycle.



How Deloitte and Databricks Enable It

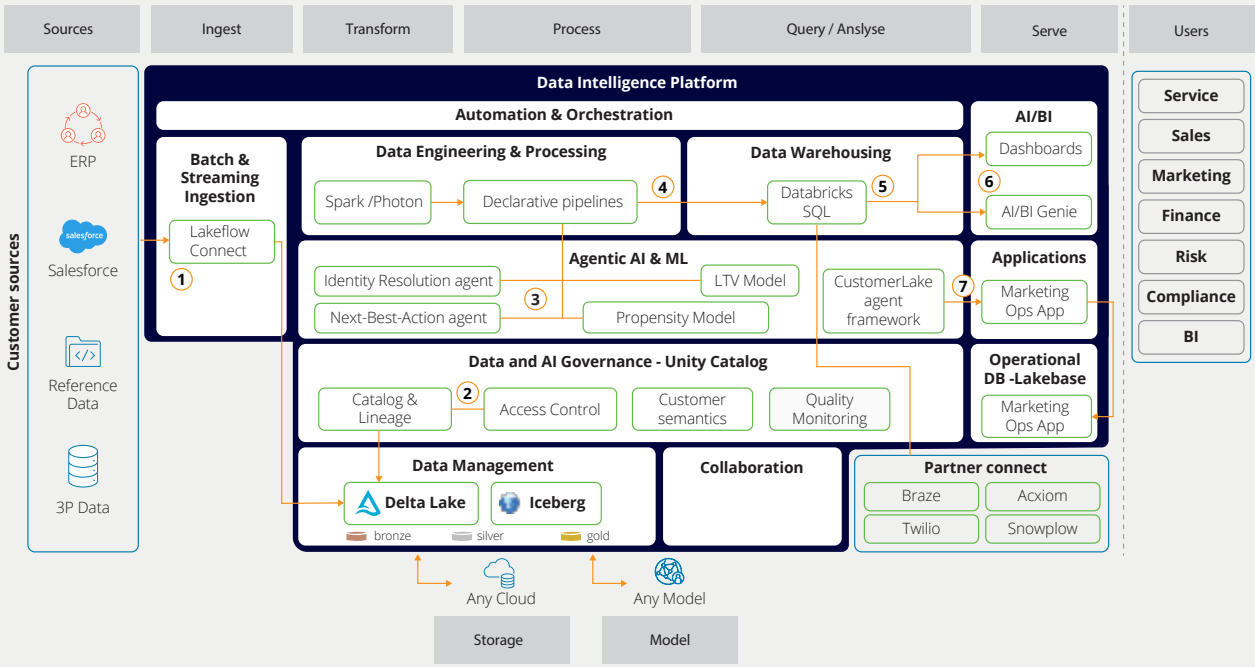
Building Customer 360 requires trusted customer identity, entity resolution and governance.

Databricks provides a scalable platform for integrating customer data, entity resolution and analytics, making trusted data available to applications and AI.

Databricks CustomerLake can further accelerate Customer 360, segmentation and activation.

Deloitte brings insurance, data architecture and transformation expertise to define the customer data model, data-quality and identity approaches, governance and integration with existing platforms.

Together, Deloitte and Databricks turn fragmented customer data into a governed enterprise asset supporting personalised engagement and reusable AI capabilities across the customer lifecycle.



1 Ingest customer data → 2 Govern & contextualise → 3 Resolve identities & predict actions → 4 Curate Customer 360 → 5 Analyse behaviour → 6 Surface insights → 7 Activate personalised actions → 8 Extend engagement

Illustrative Client Example:

A leading financial services group engaged Deloitte on a £75m customer data transformation programme spanning commercial, retail and wealth divisions.

Deloitte built a unified Customer 360 platform integrating 50+ source systems and 12 customer masters, supported by 450 data pipelines and real-time customer events. The platform enabled multiple business and regulatory transformation programmes.

Outcomes included up to £30m annual operational savings, £20m annual technology savings, +46 improvement in NPS and 5x improvement in campaign click-through rates.

While drawn from financial services, the underlying principles — trusted identity, integrated customer data and operationalised insight — are directly applicable to insurance.

Business Value & Outcomes

Customer 360 can help insurers create a more connected understanding of customers and their relationships, enabling more personalised engagement while establishing trusted customer data for wider enterprise AI use.

Potential benefits include:

- Improved customer retention through more relevant, timely and consistent engagement across digital and assisted channels.
- Increased cross-sell and upsell opportunities by leveraging behavioural insights and next-best-action recommendations.
- Enhanced customer experience through a unified view of customer interactions across the policy lifecycle.
- Improved operational efficiency by reducing duplicate customer records, manual reconciliation, and fragmented business processes.
- More effective marketing through data-driven customer segmentation, targeted campaigns, and personalised communications.
- Better identification of vulnerability, fraud and risk signals by connecting customer identities and relationships across policies, claims and interactions.
- Stronger governance and regulatory compliance through trusted customer data, improved lineage, and consistent data management practices.

Transformation Opportunity 4:

AI Powered Claims Assessment & Fraud Detection

Summary

Primary Business Capability	Claims Management & Fraud Detection
Key Data Sources	Claims, Policy, Documents, Images, Telematics, Customer Data
AI & Analytics Capabilities	GenAI, OCR, NLP, Document Intelligence, Fraud Detection, Anomaly Detection
Primary Business Outcomes	Faster Claims Settlement, Reduced Fraud Losses, Lower Cost-to-Serve, Improved Customer Experience

Business Context and Challenge

Claims are a defining moment in the insurance customer relationship and one of the most operationally intensive areas of the value chain. Insurers must assess complex information, make timely decisions, manage customer expectations and identify potential fraud — often simultaneously.

Claims information is distributed across policy and claims platforms, documents, images, customer interactions, adjuster notes, telematics and third-party sources. This fragmentation creates manual effort and makes it difficult to apply intelligence consistently throughout the claims lifecycle.

Key challenges - and the scale of the problem - include:

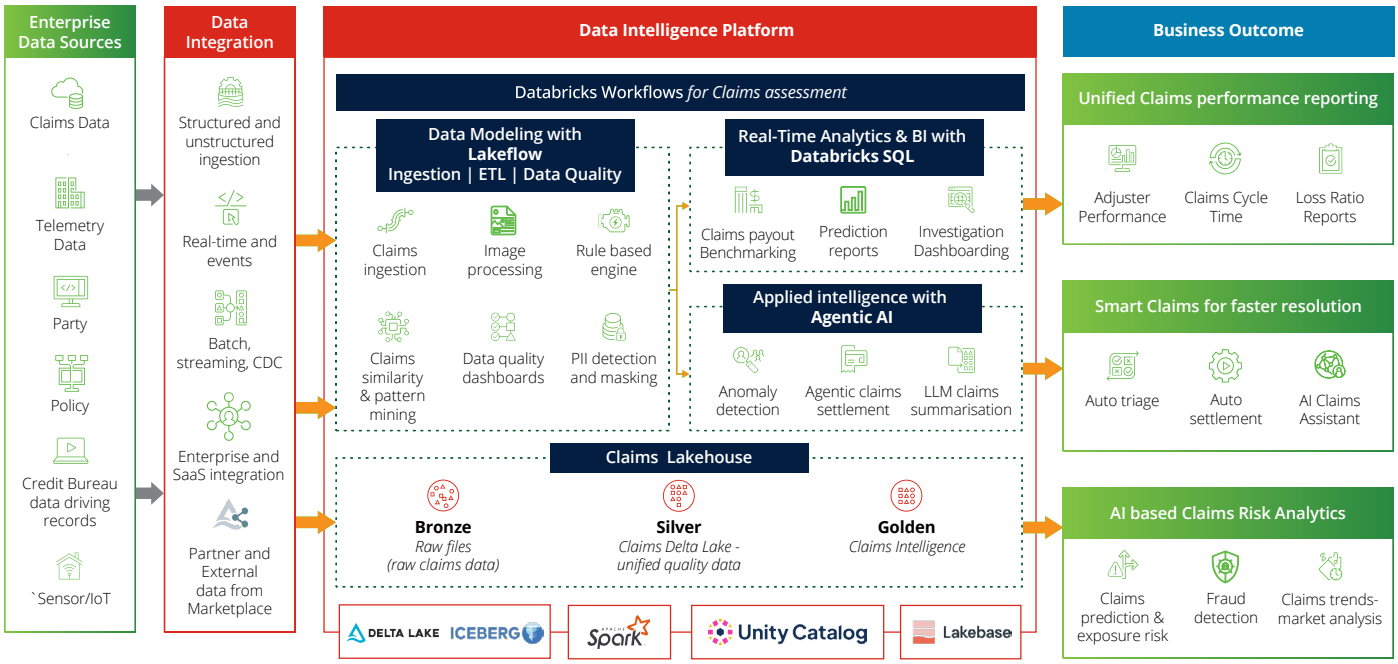
- **Manual and fragmented claims processes:** Claims handlers often gather and interpret information from multiple systems and documents before determining the appropriate action.
- **Large volumes of unstructured information:** Documents, images, correspondence and reports contain valuable evidence but can require significant manual review.
- **Fraud detected too late in the lifecycle:** Fraud indicators can exist from first notification of loss, but fragmented data and processes can prevent early identification.
- **Evolving fraud behaviours:** Sophisticated fraud can span customers, policies, claims, devices and other relationships that are difficult to detect through individual transactions alone.
- **Inconsistent decision-making:** Complex claims require human judgement, creating opportunities for greater consistency through better data and AI-assisted recommendations.
- **Managing peaks in claims demand:** Catastrophe events and other demand spikes can rapidly increase workloads, placing pressure on customer service and claims operations.

The Transformation Opportunity

AI-powered claims assessment makes intelligence available throughout the claims lifecycle, from first notification of loss through assessment, fraud screening and settlement.

Combining claims and policy data with documents, images, interactions and external information creates richer claims context. AI can extract and summarise evidence, support intelligent triage and identify risk, anomalies and relationships that may indicate fraud.

The objective is to augment human judgement - automating straightforward, low-risk journeys while directing complex or suspicious cases to experienced handlers with richer information and AI-assisted decision support.



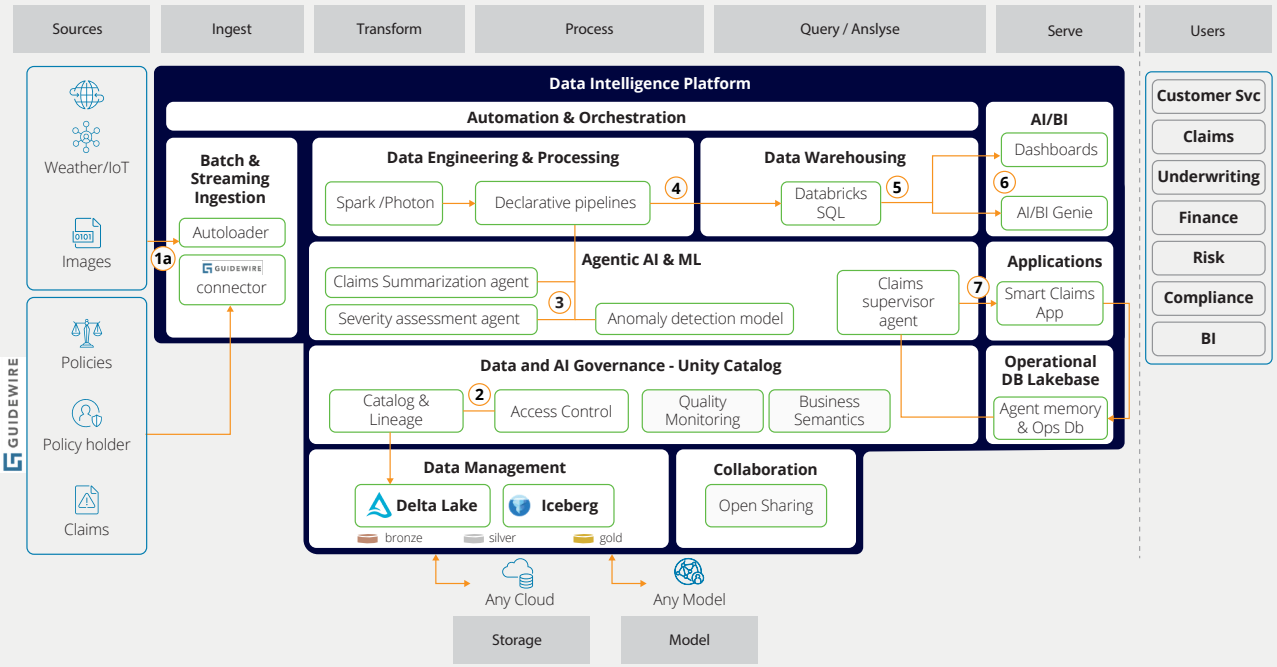
How Deloitte and Databricks Enable It

AI-powered claims transformation requires more than adding an AI tool to an existing claims platform. Claims data, unstructured evidence, customer information and fraud signals need to be brought together and made available within the processes where claims decisions occur.

Databricks provides a unified data and AI platform capable of processing high volumes of structured and unstructured claims information and supporting machine learning, Generative AI, document and image analysis, anomaly detection and real-time analytics on a common governed foundation.

Deloitte brings claims, fraud, insurance architecture and AI transformation expertise to redesign claims journeys, define decision points and controls, integrate AI capabilities with core insurance platforms, and establish the governance and operating model required for responsible adoption.

Together, Deloitte and Databricks can enable insurers to embed AI throughout the claims lifecycle while retaining appropriate human oversight for complex, sensitive and high-risk decisions.



1 Ingest claims & supporting data → 2 Govern claims data → 3 Assess, summarise & detect anomalies → 4 Curate claims data → 5 Analyse claims → 6 Surface insights → 7 Support claims decisions

Illustrative Client Example:

A leading telematics-based insurance provider engaged Deloitte to design and implement a real-time reporting and analytics platform supporting the launch of a new Personal Lines Auto product. Using Databricks integrated with Guidewire CDA, the solution delivered more than 20 operational reports spanning claims processing, policy issuance, customer acquisition, premium and loss analysis, establishing a scalable data foundation for advanced claims analytics.

Separately, a leading financial services group embedded ML-powered financial crime detection into its Customer 360 platform, combining consolidated customer data with real-time event streams to identify suspicious behaviour across customer touchpoints. The solution delivered up to a 50% improvement in operational efficiency and demonstrates an architectural approach that can also be applied to detecting connected and anomalous behaviour across insurance claims.

Business Value & Outcomes

AI-powered claims assessment and fraud detection can help insurers improve efficiency, decision-making and customer experience. Outcomes will depend on claims complexity, data quality, operating model maturity and AI integration into claims workflows.

Potential benefits include:

- Faster claims assessment and settlement through intelligent triage, document processing, and AI-assisted decisions.
- Reduced operational effort by automating repetitive activities and directing human expertise towards cases where it adds the greatest value.
- Earlier identification of potentially fraudulent claims using machine learning, anomaly detection, and behavioural analytics.
- More consistent and accurate claims decisions through data-driven workflows and intelligent recommendations.
- Improved customer satisfaction through faster, more transparent, and timely claims journeys.
- Greater operational resilience by scaling claims processing during peak demand and catastrophe events.

Transformation Opportunity 5:
Actuarial Valuation & Financial Modelling

Summary

Primary Business Capability	Actuarial & Financial Management
Key Data Sources	Policy, Finance, Asset, Liability, Actuarial Data
AI & Analytics Capabilities	Distributed Computing, Scenario Modelling, Forecasting, Advanced Analytics
Primary Business Outcomes	Faster Valuation & Reporting, Improved Financial Insight, Stronger Governance & Regulatory Compliance

Business Context and Challenge

Actuarial valuation sits at the heart of an insurer's financial management, supporting reserving, reporting, pricing, capital management and strategic planning. The quality and timeliness of actuarial outputs directly influence business decisions and regulatory reporting.

However, actuarial processes can remain constrained by legacy modelling environments, fragmented data and manual preparation and reconciliation. Requirements such as IFRS 17 and Solvency II have further increased demands for granular data, repeatable calculations, scenario analysis, traceability and auditability.

Key challenges — and the scale of the problem — include:

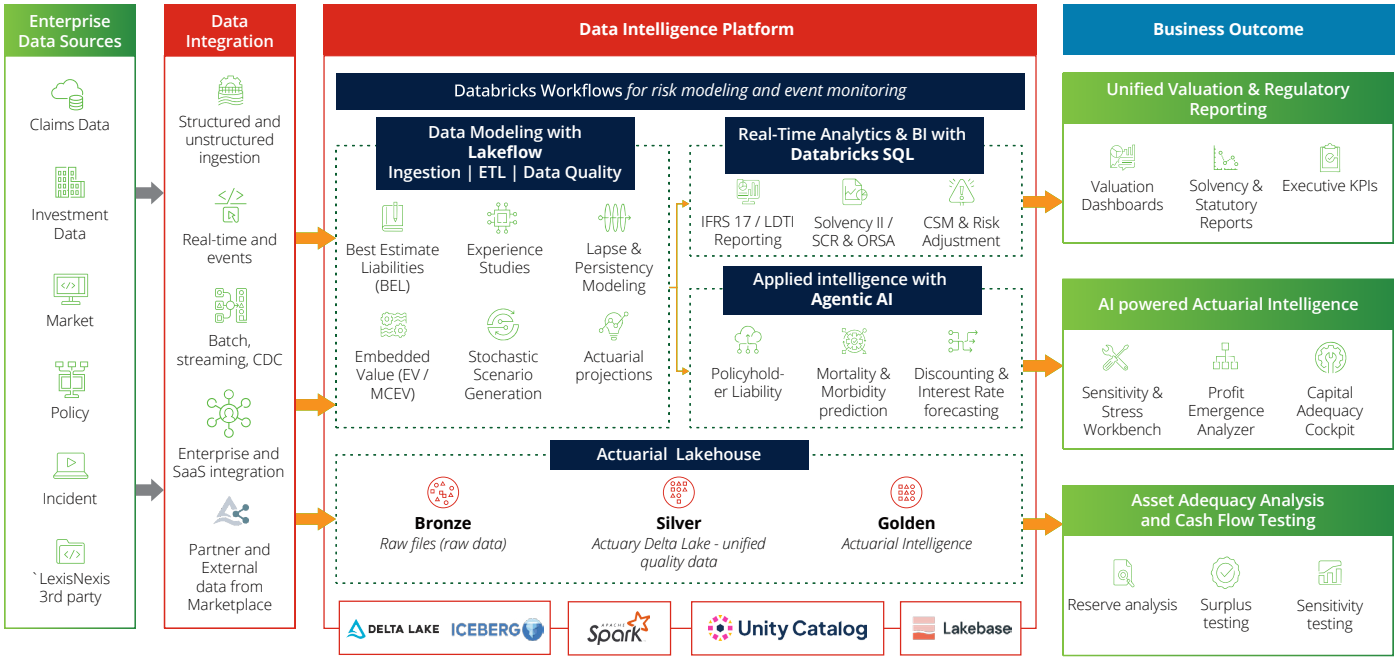
- **Increasing reporting and modelling complexity:** Actuarial teams must process increasingly granular data and perform multiple valuation, forecasting and scenario runs within demanding reporting cycles.
- **Computational constraints:** Large-scale cash-flow projections, stochastic simulations and scenario modelling can require significant processing capacity, affecting how quickly models can be rerun and alternatives explored.
- **Fragmented actuarial, finance and risk data:** Separate datasets and processing environments create reconciliation effort and uncertainty over trusted information.
- **Manual data preparation and reconciliation: S**preadsheet-based processes and manual transfers increase operational effort and make lineage from source data to reported outcomes harder to demonstrate.
- **Limited capacity for iterative scenario analysis:** Lengthy preparation and execution cycles can constrain teams' ability to explore alternative economic, portfolio and risk scenarios to support business decisions.

The Transformation Opportunity

Modern actuarial transformation brings trusted enterprise data and actuarial modelling capabilities together in a governed, scalable environment.

Combining policy, claims, asset, liability, finance and actuarial data reduces repeated preparation and reconciliation while creating consistent, traceable modelling inputs. Scalable computing can support intensive workloads and parallel scenario analysis, enabling more flexible valuations, forecasts and stress testing.

The same foundation can make actuarial outputs more accessible across finance, risk and underwriting, supporting more integrated financial and business decision-making while complementing specialist actuarial modelling tools.



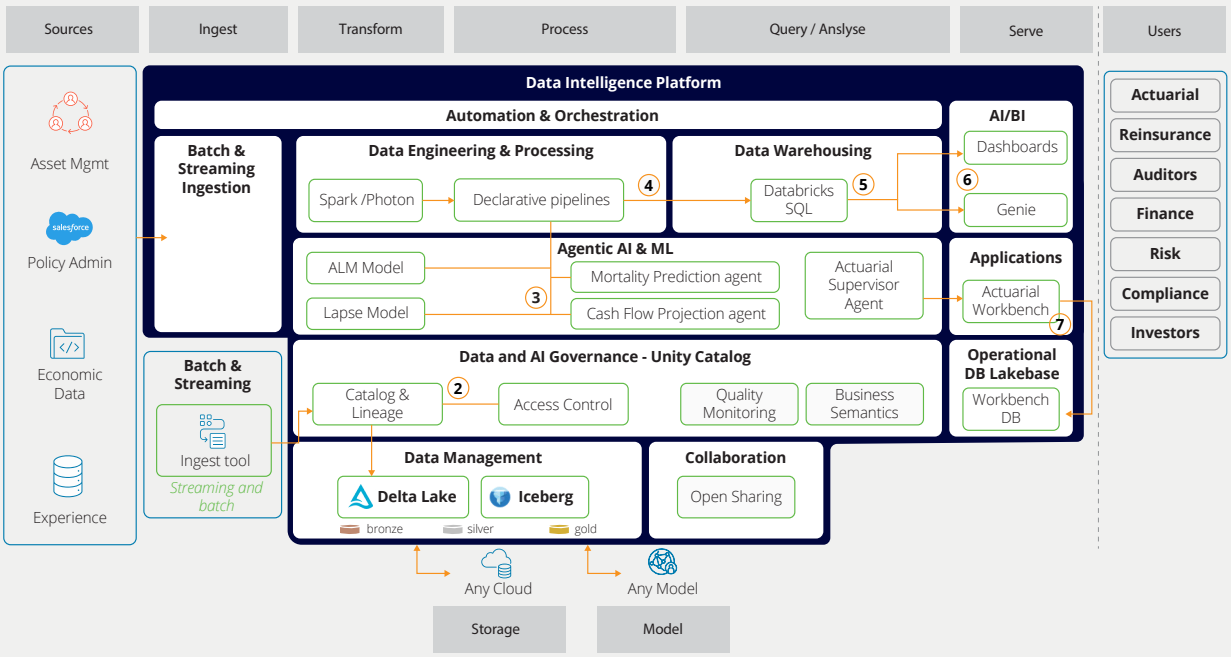
How Deloitte and Databricks Enable It

Modernising actuarial valuation requires both scalable technology and strong control over the data and processes supporting financial models.

Databricks provides a scalable data and compute platform capable of bringing together large volumes of policy, claims, finance and actuarial information and supporting distributed processing for computationally intensive modelling and scenario-analysis workloads. Common governance capabilities provide controlled access, lineage and traceability across the underlying data.

Deloitte brings actuarial, insurance, finance, regulatory, architecture and transformation expertise to redesign data and modelling processes, integrate the platform with existing actuarial and finance environments and establish the controls and operating model required for regulatory reporting and business use.

Together, Deloitte and Databricks can establish a trusted actuarial data and analytics foundation that complements specialist actuarial modelling tools while improving the scalability, transparency and reuse of data and analytical outputs across the organisation.



1 Ingest actuarial data → 2 Govern actuarial data → 3 Model valuation & projections → 4 Curate actuarial data → 5 Analyse results → 6 Surface insights → 7 Operationalise scenarios

Illustrative Client Example:

A commercial insurance provider engaged Deloitte to modernise its policy administration and data platform by implementing Guidewire as a cloud-native Policy and Billing Administration System and building an Enterprise Data Lake on Databricks.

Deloitte ingested 15 years of historical policy data, developed automated data pipelines from Guidewire CDA and implemented Unity Catalog with granular access controls. Secure data sharing through Delta Sharing enabled collaboration between underwriting and actuarial teams, reducing reliance on manual data transfers and improving access to trusted data for pricing, reserving and regulatory reporting.

While the programme was broader than actuarial transformation alone, it demonstrates how a governed enterprise data foundation can provide actuarial teams with more timely and controlled access to the data required for modelling and financial reporting.

Business Value & Outcomes

Modernising actuarial valuation and financial modelling can help insurers improve the speed, transparency and flexibility of actuarial processes while strengthening collaboration across actuarial, finance and risk functions.

Potential benefits include:

- Faster and more flexible model execution through scalable computing, supporting more frequent valuation, forecasting and scenario analysis.
- Reduced data preparation and reconciliation effort through automated pipelines and consistent actuarial data inputs.
- Improved collaboration across actuarial, finance, risk and underwriting through a shared and trusted data foundation.
- Stronger regulatory reporting and governance through controlled access, lineage, traceability and auditable data processing.
- Greater capacity for scenario and stress testing, enabling teams to explore the impact of changing economic, portfolio and risk assumptions.
- Greater confidence in financial and actuarial decision-making through consistent, high-quality and governed data.

Transformation Opportunity 6:
Underwriting & Risk Scoring

Summary

Primary Business Capability	Underwriting & Risk Assessment
Key Data Sources	Policy, Submissions, Risk Data, External Data, Documents
AI & Analytics Capabilities	Risk Scoring, Document Intelligence, Submission Prioritisation, AI-Assisted Decision Support
Primary Business Outcomes	Better Risk Selection, Improved Pricing Insight, Faster & More Consistent Underwriting Decisions

Business Context and Challenge

Underwriting is fundamental to insurance profitability. Insurers must select the right risks, understand exposures and make appropriate pricing and coverage decisions while responding quickly to brokers and customers. Yet underwriting can remain highly manual, particularly in commercial and specialty insurance where submissions contain complex, unstructured information.

At the same time, the information available to support underwriting is expanding rapidly. Claims history, geospatial, IoT and telematics data, third-party risk intelligence and submission documents can provide valuable signals, but fragmented environments make it difficult to use them consistently at the point of decision.

Key challenges — and the scale of the problem — include:

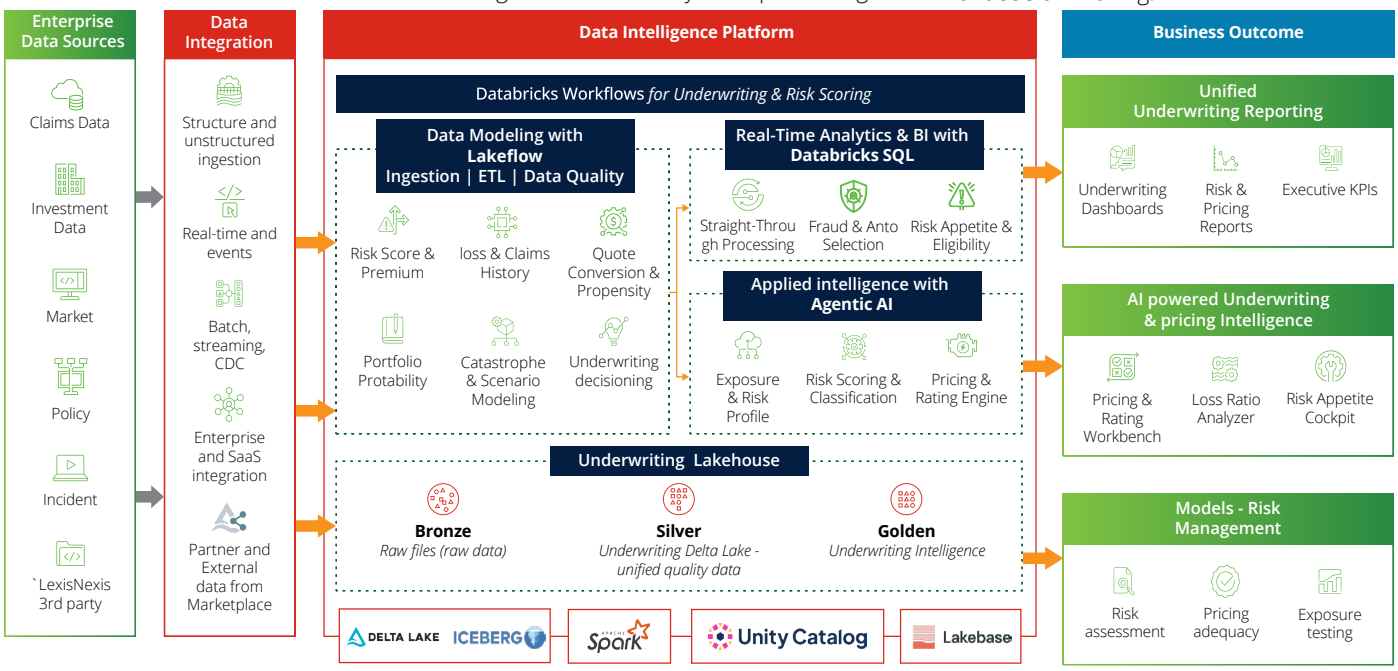
- **Manual and time-consuming submission assessment:** Underwriters can spend significant time gathering information, reviewing documents and navigating multiple systems before assessing the underlying risk.
- **Large volumes of unstructured information:** Submission packs, policy wordings, loss runs and engineering reports contain critical information requiring interpretation.
- **Fragmented internal and external risk data:** Policy and claims history can be disconnected from geospatial, climate, telematics, IoT and specialist third-party information.
- **Inconsistent risk assessment:** Similar information may be interpreted differently, creating opportunities for greater consistency while preserving expert judgement.
- **Difficulty prioritising submissions:** Teams need to identify opportunities aligned with risk appetite and focus specialist capacity effectively.
- **Changing risk conditions:** Emerging risks and evolving loss experience require underwriting insights to adapt as new information becomes available.

The Transformation Opportunity

AI-enabled underwriting combines trusted enterprise data, external risk information and underwriting expertise to provide richer intelligence throughout the underwriting lifecycle.

Generative AI and document intelligence can extract and summarise complex submissions, while advanced analytics can identify risk patterns, prioritise opportunities and enrich risk assessment with external data.

For simpler risks, these capabilities can support greater automation and straight-through processing. For complex commercial and specialty risks, AI can act as an underwriting co-pilot, providing relevant insights and decision support while keeping the underwriter at the centre of decision-making.



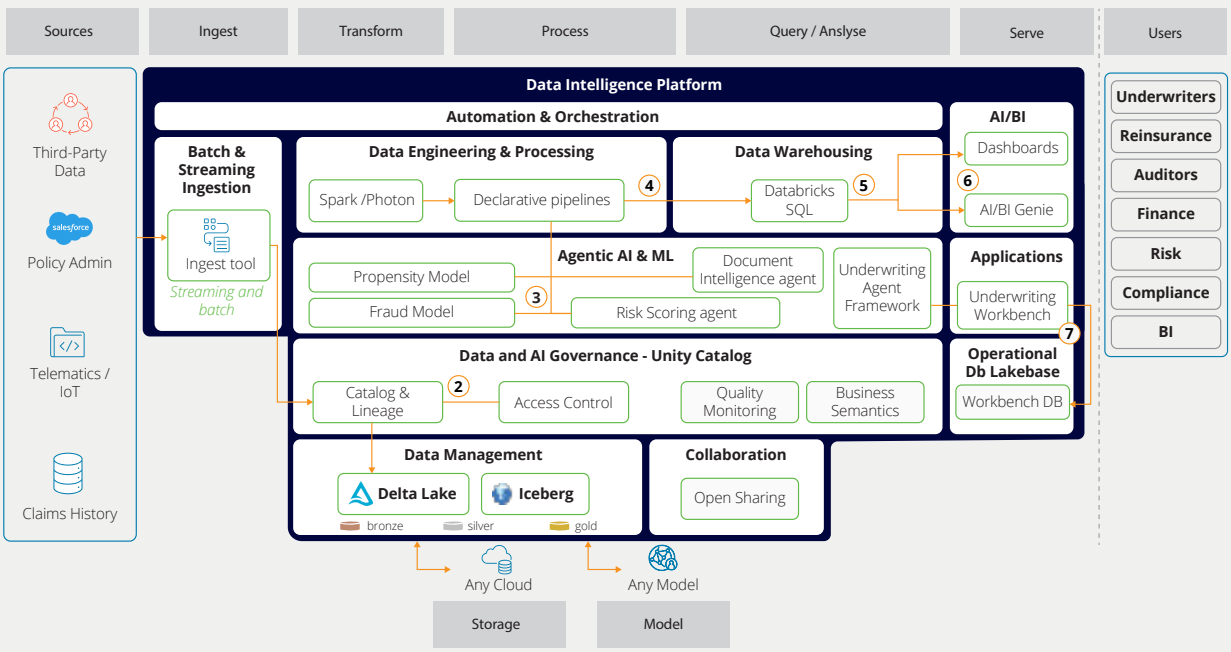
How Deloitte and Databricks Enable It

Modern underwriting requires more than individual risk models. Insurers need to connect policy, claims, submission and external risk data, with AI-driven insights embedded into existing underwriting processes.

Databricks provides a scalable, governed Data and AI Platform to unify structured and unstructured underwriting data, apply document intelligence and Generative AI, and develop and operationalise risk models.

Deloitte brings underwriting, pricing, insurance architecture and AI transformation expertise to redesign underwriting journeys, define how AI supports different risk segments and integrate capabilities with existing policy, pricing and workflow platforms. Governance, explainability and human oversight ensure AI supports underwriting judgement.

Together, Deloitte and Databricks can help insurers improve risk selection and accelerate underwriting decisions by combining enterprise data, AI and human expertise.



1 Ingest underwriting data → 2 Govern underwriting data → 3 Enrich & score risk → 4 Curate underwriting data → 5 Analyse risk & pricing → 6 Surface insights → 7 Operationalise decisions

Illustrative Client Example:

A leading global specialty lines insurer engaged Deloitte to establish an enterprise-wide data and AI platform following significant growth through acquisitions. The fragmented data landscape was preventing the business from building consistent, data-driven underwriting insight across its specialty lines portfolio.

Deloitte delivered a Databricks-based platform incorporating six AI solutions spanning risk assessment, policy and document comparison including slip and wording analysis, and submission prioritisation. By building AI-based solutions to assess risk and exposure across the underwriting pipeline, the programme directly contributed to a reduction in loss ratio through deeper insight into risk appetite — one of the most direct measures of underwriting performance.

Business Value & Outcomes

AI-enabled underwriting and risk scoring can help insurers improve underwriting productivity, consistency and portfolio performance while enabling underwriters to focus their expertise on the risks where human judgement adds the greatest value.

Potential benefits include:

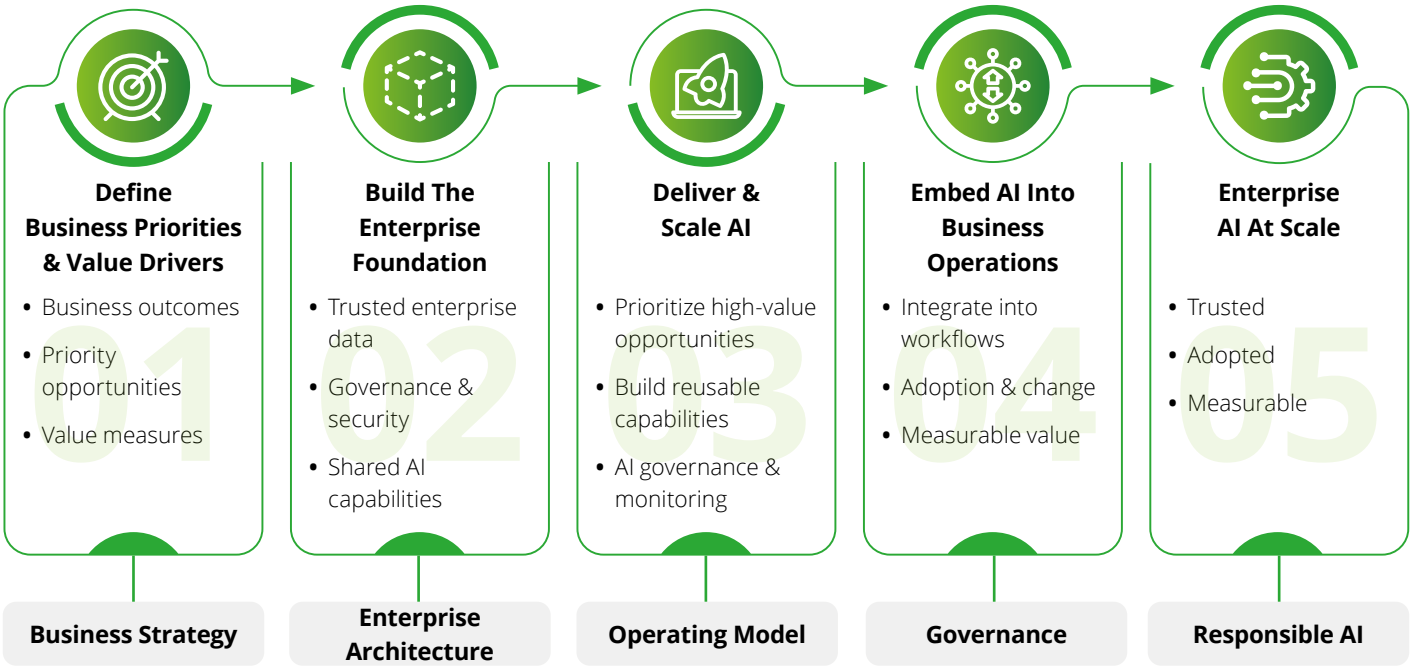
- Improved risk selection through richer assessment of risk, exposure and alignment with underwriting appetite.
- Faster underwriting decisions through automated data enrichment, document analysis and AI-assisted decision support.
- Increased underwriting productivity through intelligent submission triage and prioritisation.
- More consistent decision-making by providing underwriters with trusted data and common analytical insights across the underwriting lifecycle.
- Better use of alternative and external risk data by integrating new information sources into underwriting analysis at scale.
- Greater agility as new loss experience, market information and risk signals become available.
- Stronger governance and explainability through traceable data, model outputs and appropriate human oversight.

From Strategy to Execution - A Practical Roadmap



The Enterprise AI Transformation Opportunities presented in this playbook are proven and implementable. However, organisations that achieve lasting business value are those that approach transformation as an enterprise journey rather than a collection of independent technology initiatives.

Deloitte and Databricks recommend a structured, business-led approach that builds capability incrementally while delivering measurable value at every stage.



Phase 1 – Define Business Priorities & Value Drivers

Start with the business problem, not the technology. Identify the transformation opportunities that align most closely with strategic priorities and establish clear measures of success. Align business, technology, risk and data stakeholders around shared objectives before implementation begins.

Phase 2 – Build the Enterprise Foundation

Establish a trusted enterprise data and AI foundation that brings together data from core insurance platforms with governance, security and quality embedded from the outset. This foundation enables multiple transformation opportunities to share common data, AI capabilities and governance rather than creating new silos.

Phase 3 – Deliver & Scale AI

Prioritise one or two high-value opportunities, demonstrate measurable business outcomes and build reusable capabilities that accelerate subsequent initiatives. Establish governance, monitoring and operational processes early so AI can be deployed confidently at enterprise scale.

Phase 4 – Embed AI into Business Operations

Business value is realised only when AI becomes part of everyday decision-making. Integrate AI directly into underwriting, claims, customer service and operational workflows so that insights are delivered at the point where decisions are made, rather than remaining isolated in dashboards or reports.

Five Lessons for Successful Enterprise AI Transformations



Experience across the insurance industry shows that organisations achieving the greatest value from AI share several common characteristics. While every transformation journey is different, the following lessons consistently distinguish successful enterprise programmes from isolated pilots.

Sustainable Enterprise AI Transformation

01	02	03	04	05
Start With Business Value, Not Technology	**Build Enterprise Data Foundations Before Scaling AI**	**Design Governance Into The Platform**	**Focus On Business Adoption**	**Think Enterprise From Day One**
Successful AI transformations begin with clearly defined outcomes. Prioritise measurable objectives aligned to strategic value.	AI is only as effective as the data that supports it. Establish trusted data, governance and reusable data products.	Embed security, lineage, data quality, responsible AI and regulatory governance from the outset to enable enterprise scale.	Technology alone does not create value. AI delivers outcomes when embedded in business processes and adopted by the people who use it every day.	Build shared capabilities and reuse data, models, governance and engineering foundations across the organisation to scale value faster.

Technology alone does not create transformation. Value comes from bringing all five together.

Start with Business Value, Not Technology

Successful AI transformations begin with clearly defined outcomes. Prioritise measurable objectives aligned to strategic value.

Build Enterprise Data Foundations Before Scaling AI

AI is only as effective as the data that supports it. Establishing trusted enterprise data, governance and reusable data products enables multiple business functions to leverage the same high-quality information while avoiding duplication and inconsistency.

Design Governance into the Platform

Governance should be embedded from the outset rather than added later. Security, lineage, data quality, responsible AI and regulatory compliance become enablers of enterprise scale rather than barriers to innovation when designed into the platform from day one.

Focus on Business Adoption

Technology alone does not create value. AI delivers measurable outcomes only when it is embedded within business processes and trusted by the people making operational decisions. Organisational change, user adoption and process redesign should therefore be treated as core transformation activities.

Think Enterprise from Day One

While individual AI initiatives can demonstrate quick wins, sustainable value comes from building shared enterprise capabilities. A common data and AI foundation enables organisations to reuse data, models, governance and engineering practices across multiple business domains, accelerating innovation while reducing cost and complexity.

Conclusion: The Time to Act Is Now



Artificial Intelligence presents one of the most significant opportunities facing the insurance industry today. However, sustainable value will not be realised through isolated AI initiatives alone. As insurers move from experimentation towards enterprise adoption, success increasingly depends on establishing the trusted data, architecture, governance, operating models and business adoption capabilities required to scale AI across the organisation.

The Enterprise AI Transformation Opportunities presented throughout this playbook illustrate how these foundations can enable change across customer engagement, catastrophe and climate risk, claims and fraud, actuarial services and underwriting. Each opportunity can deliver value independently, but their greater potential comes from building on shared enterprise capabilities that allow trusted data, AI, governance and engineering practices to be reused across the insurance value chain.

Achieving this requires a business-led approach. Insurers need to start with clearly defined business priorities, establish a trusted Enterprise Data & AI Foundation, demonstrate value through focused opportunities and progressively embed AI into the operational workflows where underwriting, claims, customer, risk and financial decisions are made. Governance, responsible AI and organisational adoption need to be designed into that journey from the outset rather than addressed after technology has been deployed.

Deloitte and Databricks bring complementary capabilities to this transformation. Deloitte combines insurance industry depth with strategy, enterprise architecture, data models and ontology design, governance, operating model and transformation expertise, while the Databricks Data Intelligence Platform provides the scalable, governed data and AI capabilities required to operationalise these ambitions.

The opportunity is not simply to deploy more AI, but to build an organisation in which trusted data and AI can be applied repeatedly, responsibly and at scale. For insurers that establish these foundations now, AI can become more than a collection of technology initiatives — it can become an enduring enterprise capability for improving decisions, strengthening performance and creating sustainable business value.

Together, these capabilities can help insurers move beyond individual AI initiatives towards a reusable enterprise capability that connects data, intelligence and business action.

References and Source Notes

The following sources and benchmarks have informed the industry context, market sizing, and illustrative metrics referenced throughout this playbook:

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- Gartner (2025) – "Gartner Predicts Agentic AI Will Autonomously Resolve 80% of Common Customer Service Issues Without Human Intervention by 2029", 5 March 2025.
- Bain & Company – Reichheld, F. and Detrick, C., "Loyalty: A Prescription for Cutting Costs", *Marketing Management*, September/October 2003.
- Databricks – Product documentation and technical materials relating to the Databricks Data Intelligence Platform, Unity Catalog, Delta Lake, Delta Sharing, AI Gateway, Genie, Lakebase, CustomerLake and associated data and AI capabilities.
- Deloitte – Insurance and financial services industry experience, delivery insights and anonymised representative client implementation examples. Client examples and associated outcomes presented in this playbook are illustrative and based on Deloitte project experience; actual outcomes vary according to client circumstances, scope and implementation.

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Natalie is a Partner in Deloitte UK's AI & Data practice and leads Deloitte's Insight Driven Organisation proposition for Financial Services and Insurance. She specialises in helping insurers design and scale data, analytics and AI capabilities, combining strategy, operating model transformation and industrialised delivery to drive business outcomes across underwriting, claims, customer experience and risk. Natalie works closely with insurance executives to establish data-driven organisations that enable scaled AI transformation.



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Peeyush is a Partner and Chief AI Advisor for Financial Services at Deloitte UK, specialising in large-scale data and AI transformation across financial services. Having held leadership roles spanning CDAO, CTO and CIO, he brings experience across strategy, enterprise architecture, data management and governance, technology modernisation and AI adoption. Peeyush works with senior executives to translate data and AI strategy into scalable business transformation and plays a leading role in developing Deloitte's strategic technology alliances, including the Deloitte–Databricks relationship.



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Principal, Global Head of Insurance GTM | Databricks

Marcela is Databricks' Global Head of Insurance Go-to-Market, where she leads the company's insurance strategy and works with carriers, reinsurers and partners worldwide to bring data and AI to the industry. She partners with insurers across underwriting, claims, actuarial, customer engagement and risk to translate emerging technology into measurable business outcomes on the Databricks Data Intelligence Platform. She works closely with the broader insurance ecosystem, including alliances such as Deloitte and Guidewire, to help insurers accelerate enterprise-scale data and AI transformation.



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