Deloitte. | databricks

INSURANCE AI & DATA

ACCELERATING INSURANCE INSIGHTS

Modernizing Guidewire data with Deloitte and Databricks for near-real-time analytics, operational intelligence, and AI



EXECUTIVE SUMMARY

Setting the Stage

Each policy, billing transaction, and claim produce valuable operational data. Used well, that data can help insurers make decisions sooner, improve service, meet regulatory requirements, and apply AI where it matters. In many organizations, however, batch-based integration means teams are still working with information that is hours behind the business.

That delay becomes especially important during catastrophe events, renewal peaks, or sudden changes in risk. Faster access to Guidewire data gives claims teams a clearer view of incoming activity, helps underwriters identify changes earlier, and allows fraud investigators to respond more rapidly.

Deloitte developed Ascend™, a human-led, AI-powered platform that can leverage Databricks to move Guidewire data into analytics and AI work lows more quickly. Databricks provides the governed, AI-ready foundation that transforms near-real-time Guidewire data into operational analytics, machine learning, and generative AI. This structure supports major hyperscalers, allowing insurers to build on their current cloud environment without committing to a single deployment model.

Ascend™ combines Deloitte's vast experience, methods, emerging technologies and prior outcomes to equip teams with the right information at the right time, putting people at the heart of insightful decision-making.With intelligent AI agents and automation, Ascend Agentic Data accelerates work across the data value chain so insights reach the business sooner, and teams can act with greater confidence.

Our joint approach combines Deloitte's deep insurance industry experience with Databricks technology to integrate with Guidewire data more efficiently. This can give business leaders and technology teams a consistent, timely view of operational data that can support several practical outcomes:



Better underwriting and pricing decisions based on more current operational and risk data



Faster claims response, particularly during catastrophe events and sudden volume increases



Earlier fraud detection by analyzing policy, claims, and customer data together



More relevant customer communication using timely information and proactive outreach



A practical foundation for analytics, machine learning, and generative AI

For insurers, the advantage is straightforward: the sooner reliable operational data reaches the people who need it, the sooner they can act.

BUSINESS CHALLENGE

When Traditional Ingestion Can't Keep Pace

Batch ingestion may be adequate during normal operations, but it can fall behind when claim volumes spike, major weather events occur, or renewals peak. When that happens, teams may wait longer for the information they need, manual work increases, and customer and compliance risks become harder to manage.

KEY CHALLENGES

- **Data arrives late —** 12–24-hour delays slow underwriting, claims triage, fraud detection, and reporting
- **Pipelines are costly to maintain —** manual schema changes and separate ingestion processes increase support effort and recovery time
- **Governance is harder to demonstrate —** limited lineage and inconsistent access controls can make audits more difficult
- **New data takes too long to add —** onboarding policy admin technology and other sources can take weeks
- **Customers expect quicker service —** policyholders increasingly expect fast, digital claims experiences

SOLUTION OVERVIEW

Deloitte Data Assist part of Ascend™ for Insurance

This solution has the reference architecture and cloud infrastructure to orchestrate the flow of Guidewire data into Databricks Auto Loader, Delta Lake, and Unity Catalog. It is designed to handle schema changes, recover from interruptions, and scale as volumes rise. This can reduce the effort required to operate ingestion pipelines and enables downstream users with more current, governed data.



BUSINESS VALUE

Unlocking Business Value from Guidewire Data

Deloitte and Databricks are working together to improve underwriting and pricing, accelerating claims resolution, detecting fraud earlier, and enhancing customer service. The governed data foundation enables predictive analytics, machine learning, and generative AI to support faster, better-informed decisions.

WHERE THE VALUE CAN SHOW

- **Underwriting and pricing —** spot emerging trends and adjust risk selection sooner
- **Claims —** identify high-severity events earlier and resolution times to be shortened
- **Cross-domain fraud detection —** linking policy app anomalies, claims behavior, and billing irregularities on a single governed platform
- **Customer service —** provide more timely updates and resolve issues more quickly
- **Analytics and AI —** use governed data for predictive models, machine learning, and generative AI

MEASURABLE OUTCOMES

Expected Business Outcomes

OUTCOME	BUSINESS BENEFIT
Data Freshness	Under 10-minute latency for priority Guidewire domains -- down from typical 12-24 hour batch cycles
Faster Onboarding	New entities and data sources onboarded within hours rather than weeks
Reliability	Up to 99.9% effective ingestion runs with checkpointed recovery
Scalability	Automatically enabled elasticity during catastrophe events and transaction spikes
Cost Efficiency	Incremental processing and autoscaling help blend infrastructure costs

KEY CAPABILITIES

WHAT THE ARCHITECTURE ENABLES

- **Near**-real-time data processing
- **Automatic** handling of schema changes
- **Faster** onboarding through configuration
- **Capacity** that can scale with demand
- **Central** governance with Delta Lake and Unity Catalog
- **Governed** data ready for analytics and AI

Databricks Unity Catalog provides fine-grained access controls, automated data lineage, and audit trails — helping insurers demonstrate governance and compliance readiness without building a separate stack.

The Deloitte and Databricks Advantage

Deloitte brings experience advising on insurance operations, Guidewire implementations, data engineering, and large-scale transformation. Databricks provides the governed platform for managing and analyzing the real-time ingestion of downstream analytics. Together, they can help insurers modernize Guidewire ingestion in a way that can be implemented over time, governed, and operated.

The result is a more reliable flow of Guidewire data, faster access for business teams, and a stronger base for compliance, analytics, and AI enabled.



Ready to put Guidewire data to work sooner?

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