

How Data and AI Deliver Customer-Centric, Risk-Aware Insurance Experiences

Informatica Intelligent Data Management Cloud™ (IDMC) for Insurance

Leading insurers are modernizing data management with Informatica to personalize experiences, improve underwriting and meet regulations. By unifying fragmented data and leveraging AI to increase efficiency and automate processes, they're building a resilient, data-driven enterprise with Informatica Intelligent Data Management Cloud™ (IDMC) for Insurance at its heart, enabling real-time decision-making and faster product innovation.

modernized data infrastructure, integrating diverse data sources into a cloud environment to deliver timely, curated insights to customers.

Data challenge	How IDMC for Insurance solves it
Data is fragmented across too many systems Trying to stitch together policies, claims and customer data from legacy platforms, broker portals and third-party sources is time-consuming and often incomplete.	Bring it all together in one place Unify siloed data across the insurance value chain into trusted, governed golden records that teams can easily access through smart cataloging, metadata and matching.
Data quality isn't reliable enough for Al It's hard to trust Al models when the underlying data is messy with inconsistent values, duplicate records and missing fields. That's an obstacle for everything from pricing to claims automation.	Enrich data before it hits your Al models Continuously profile, cleanse and enrich internal and third-party data so you can trust what's feeding your Al, dashboards and decisions.
Regulatory reporting is still too manual Manually tracking sensitive data and piecing together lineage across systems just to meet audit deadlines is time-consuming and adds risk.	Automate compliance from the ground up Use Al-driven data discovery, lineage and governance to automatically find, classify and track sensitive data across regions and regulations.

Informatica Intelligent Data Management Cloud™ (IDMC) for Insurance is a cloud-native, Al-powered, end-to-end data management platform that unifies fragmented customer, policy, claims and risk data across legacy systems and multi-cloud environments. Powered by CLAIRE®, its Al engine, IDMC enables trusted, governed and timely data to fuel Al-driven underwriting, automated claims, regulatory compliance and personalized customer experiences, delivering faster insights, reduced risk and greater agility.

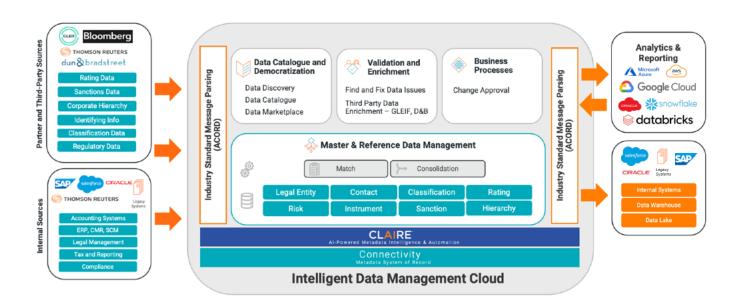


Figure 1. Informatica Intelligent Data Management Cloud™ for Insurance

Data and AI Use Cases in Insurance and How to Approach Them

The rise of generative artificial intelligence (GenAI) is creating real opportunities for insurers to enhance how they assess risk, engage customers and process claims. But as the potential grows, so does the need for trust, transparency and strong data foundations. Insurance leaders are prioritizing responsible Al adoption built on accurate, trusted, governed data and clear policies to unlock real business value, while staying compliant and earning customer confidence.¹

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¹Intelligent insurance - KPMG International

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1. **Al-Driven Underwriting and Risk Assessment:** Accelerate underwriting decisions and improve risk evaluation by integrating Al with high-quality, governed data from internal and third-party sources, such as policy history, climate models, telematics and behavioral insights.







Risk segmentation

Predictive pricing models

Underwriting fraud detection

2. **Automated Claims Processing:** Reduce cycle times, costs and leakage by automating claims workflows using Al and trusted real-time data. Speed up settlements, reduce errors and improve operational efficiency.







Damage assessment

Claims fraud detection

Claims triage automation

3. **Personalized Customer Experience with Al:** Predict customer needs and deliver tailored experiences using Al and current, complete customer data. Enable personalized onboarding and policy recommendations to increase retention and lifetime value.



Al-powered customer insights



Al chatbots



Personalized policy recommendations

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Informatica's Commitment to Insurance Innovation

We understand that the insurance industry comes with its own set of challenges, from complex data to evolving regulations. That's why we've built accelerators specifically for the insurance industry, with pre-built data models, data services and use-case support to help you move faster, reduce implementation effort and get more value from your data, sooner. Learn more about insurance accelerators.

Learn more about Informatica solutions for insurance at **informatica.com/insurance**.

Where data & AI come to

🔖 Informatica

Worldwide Headquarters

2100 Seaport Blvd., Redwood City, CA 94063, USA Phone: 650.385.5000, Toll-free in the US: 1.800.653.3871

Informatica (NYSE: INFA), a leader in enterprise Al-powered cloud data management, brings data and Al to life by empowering businesses to realize the transformative power of their most critical assets. We have created a new category of software, the Informatica Intelligent Data Management Cloud™ (IDMC), powered by Al and an end-to-end data management platform that connects, manages and unifies data across virtually any multi-cloud, hybrid system, democratizing data and enabling enterprises to modernize their business strategies. Customers in approximately 100 countries and more than 80 of the Fortune 100 rely on Informatica to drive data-led digital transformation. **Informatica. Where data and Al come to life.**™

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