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FROM DATA FOUNDATIONS TO AI EXECUTION: What It Really Takes to Scale Responsibly



Mireia Rojo Arribas
Chief Data & AI Officer

Chief Data Officer Summit

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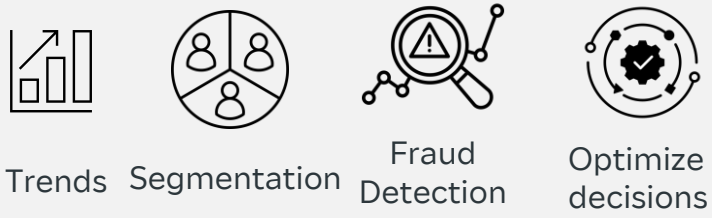
From Analytics to AI-Supported Work

AI moves from insights to action – closer to workflows, people, and accountability.

FROM PREDICTIVE/ ANALYTICS

Insights for decision-making



TRADITIONAL ANALYTICS DELIVERS:

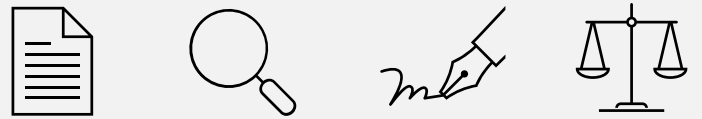


GenAI changes the interface and moves closer to work

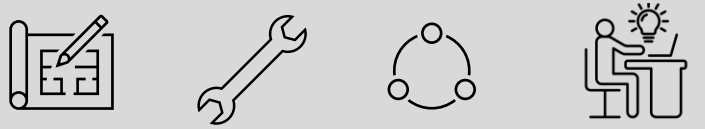
TO AI-SUPPORTED WORK

Action across workflows

GENAI: A NEW WAY TO INTERACT



AGENTIC AI FROM ASSISTING TO ORCHESTRATING



Accountability

- Know what information was used
- Validate the recommendation
- Trace access, changes, and ownership

What must be true for AI to support real insurance work safely, consistently, and at scale?

The AI Modernization Blueprint

Beyond a technology project or GenAI models alone: From isolated pilots to governed workflows



FOUNDATIONS



1. Data Governance



2. AI-Ready Architecture



3. Quality Before Models



4. Model Accountability



5. Sustainable Adoption

PRACTICAL QUESTIONS BEFORE SCALING AI

- ✓ Is the data governed and trusted?
- ✓ Is the architecture AI-ready?
- ✓ Is quality controlled early enough?
- ✓ Is the AI system accountable?
- ✓ Are people and operating models prepared?
- ✓ Is the workflow designed for AI support?

Data

Trusted, owned, decision-ready data to avoid scaling inconsistency.

Quality

Built in early at ingestion and transformation, not at the end.

Adoption

Skills, roles, and operating models that allow AI to scale responsibly.

Architecture

A single source of truth plus business context AI can interpret and trust.

Accountability

Model ownership, monitoring, validation, explainability, and escalation

FOUNDATIONS

1. Data Governance → 2. AI-Ready Architecture → 3. Quality Before Models → 4. Model Accountability → 5. Sustainable Adoption

GOVERNED DATA TURNS AI POTENTIAL INTO TRUSTED, ACCOUNTABLE, AND SUSTAINABLE BUSINESS VALUE

DATA
- Exists
- Accurate
- Complete
- Current

MEANING
- Understandable
- Defined
- Standardized
- Business context



TRUST
- Quality expectations
- Fit for purpose
- Validated
- Monitored

GOVERNANCE
- Ownership
- Lineage
- Access controls
- Usage accountability

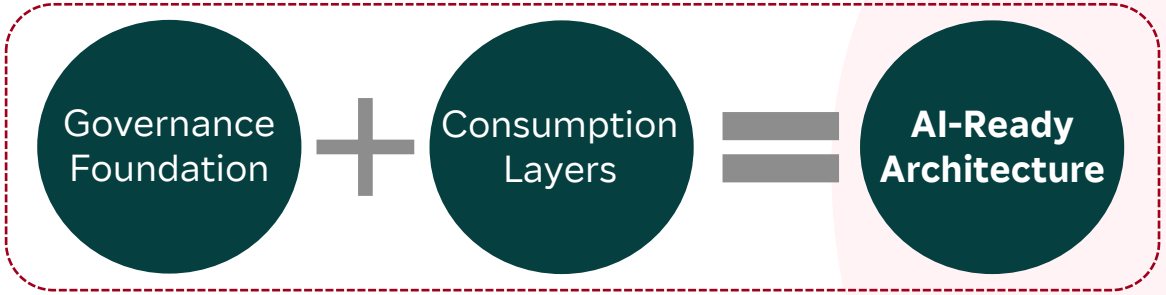
BEFORE WE BUILD, WE SHOULD ASK:

Do we have the governed data foundation needed for this use case to be trusted, reviewed, and sustained?

FOUNDATIONS

1. Data Governance → **2. AI-Ready Architecture** → 3. Quality Before Models → 4. Model Accountability → 5. Sustainable Adoption

TRUSTED METRICS TODAY<> AI READY CONTEXT TOMORROW<> AGENTIC EVIDENCE IN PARALLEL



TRUSTED METRICS (TODAY)

- ✓ Business performance & reporting
- ✓ Consistent metrics & definitions
- ✓ Analytical consistency
- ✓ Measurement of AI impact

Without a trusted foundation, AI impact cannot be measured.

AI-READY CONTEXT (TOMORROW)

- ✓ Business definitions & semantics
- ✓ Entity relationships & lineage
- ✓ Ownership & business rules
- ✓ Approved metrics
- ✓ Links to documents & tools

Connects data to business meaning.

AGENTIC EVIDENCE (IN PARALLEL)

- ✓ Logs, actions & decisions
- ✓ Tool usage & access patterns
- ✓ Cost & performance
- ✓ Human approvals & outcomes

Observability for agent-supported workflows.

KEY MESSAGE

Architecture evolves from supporting reporting and analytics to powering AI-enabled and agent-supported work with trust, context, and evidence.

FOUNDATIONS

1. Data Governance → 2. AI-Ready Architecture → **3. Quality Before Models** → 4. Model Accountability → 5. Sustainable Adoption

IF QUALITY STARTS TOO LATE, AI ACCOUNTABILITY STARTS TOO LATE.

Ingestion → Transformation → Curated Layer → Analytical Layer → Consumption Layer

Quality rules at every step

TECHNICAL QUALITY

- ✓ Completeness
- ✓ Timeless
- ✓ Format & validity
- ✓ Integrity
- ✓ Duplication
- ✓ Lineage

CRITICAL DATA ELEMENTS

1. Processes
2. Data Owners
3. Quality Rules
4. Dependencies
5. Business Impact

BUSINESS QUALITY

- ✓ Meaningful
- ✓ Aligned to definitions
- ✓ Right context & version
- ✓ Trusted for decision
- ✓ Usable in workflow
- ✓ Actionable

KEY MESSAGE

AI models inherit the quality, structure, timeliness, and governance of the data pipeline. Build quality into the data. Deliver trusted AI outcomes.

FOUNDATIONS

1. Data Governance → 2. AI-Ready Architecture → 3. Quality Before Models → **4. Model Accountability** → 5. Sustainable Adoption

AI-SUPPORTED DECISIONS MUST BE REVIEWABLE, RISK-ASSESSED, AND DEFENSIBLE

WHY ACCOUNTABILITY MATTERS

AI adoption increases decision complexity.

As systems go beyond single models, governance ensures decisions are **controlled, explainable, monitored, and defensible.**

This is not bureaucracy, it's how leaders stand behind AI-supported decisions.



KEY MESSAGE

AI governance makes decisions defensible.

AI accountability means leaders can always explain:

- ✓ What the system did
- ✓ Why it was appropriate to use
- ✓ What controls were in place
- ✓ Who was accountable for the outcome

FOUNDATIONS



COMBINE SPEED, CONTROL, OWNERSHIP AND ENABLEMENT TO SUPPORT REAL BUSINESS USE

AI EMBEDDED INTO DECISIONS & WORKFLOWS

BALANCED SPEED AND GOVERNANCE: Move fast and safely, avoiding fragile solutions, to scale and deliver lasting business impact.

CLEAR OPERATING MODEL: Establish to align governance and enablement across data, AI, business, risk, security, technology, and enterprise standards, **redesigning workflows**.

ROLE CLARITY: Define clear ownership across decisions, data, models, and accountability for AI outcomes.

LITERACY: Build AI and Responsible AI literacy to enable employees to use AI effectively and safely, understanding how to drive productivity while managing risk and accountability

MONITORING: Implement to track what AI agents access, the actions they take, and the impact they have. Move from MLOps to **AgentOps**.

BUILD, BUY, PARTNER FRAMEWORK: Decide based on differentiation and maturity, and do not proceed when data, risk, or accountability are not ready

From Isolated Use Cases to Governed Workflows

Design governed workflows where AI supports the work, under clear rules, with human accountability*

CLAIMS EXAMPLE

Adjuster	AI-supported work
As-is	*Improved process*
Read claim notes	Organize file claim
Review documents	Summarize evidence
Check consistency/ missing elements	Identify gaps
Checking consistency	Draft a structured and reviewable claim note

The decision remains with the adjuster*.
Value is created through changing quality, consistency and speed of preparation

A Claims governed workflow, scalable and delivering sustainable business impact

CONTROL - right data

- Trusted sources (data and documents)
- Quick checks embedded
- Governed access

ACCOUNTABILITY - defensible decisions

- Traceable outputs with evidence
- Human validation and decision ownership
- AI inputs and logic visibility

SCALABILITY - consistent and safe

- Consistent execution across Claims
- Standardized, reusable outputs
- Monitored outputs w. controlled automation

(*) Note: in some cases, once the workflow is mature and controlled, parts of the decision can be automated. This still implies that humans are accountable and make the decision about what can be automated. This can only happen when the workflow is fully governed, monitored, and auditable, not before.

From Digital Strategy to AI Execution in Insurance

AI modernization is an enterprise transformation

THE BLUEPRINT IN 4 STATEMENTS



DATA FOUNDATIONS
make AI possible



GOVERNANCE
makes it safe



OPERATING CONTROLS
make it reviewable



WORKFORCE AND WORKFLOWS REDESIGN
make it usable and scalable



Connect innovation with accountability, so they enable responsible, trusted, and transformative AI in insurance.

PRACTICAL TAKEAWAYS FOR INSURANCE LEADERS

Strengthen DG foundations

AI-ready data with trust, governance, quality, lineage, and access control

Balance innovation with regulation

AI System governance, risk scoring, lifecycle evidence, escalation, third-party oversight and monitoring

Enable sustainable AI adoption

Clear roles, AI & Responsible AI literacy, governed workflows, build-buy discipline, monitoring

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THANK YOU!



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