Modernizing with Confidence

Data Migration Strategies for Insurance Leaders

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A Business Transformation, Not Just a Conversion

Migration reshapes how a carrier operates, prices, and serves customers — keep four dimensions aligned.

Business Strategy
Protect the outcomes, risk posture, and modernization value

Architecture
Decide what data moves and where it lands

Governance
Control scope, data quality, and the key decisions

Security
Protect sensitive data through the entire move

What Actually Needs to Move?

Let business value decide what moves, then route each data category to the right destination.

Ask of every category: will it support future operations, compliance, service, or decisions?

New Core System
Operational data that runs the business day to day

Content Management
Declaration pages and documents kept for inquiry

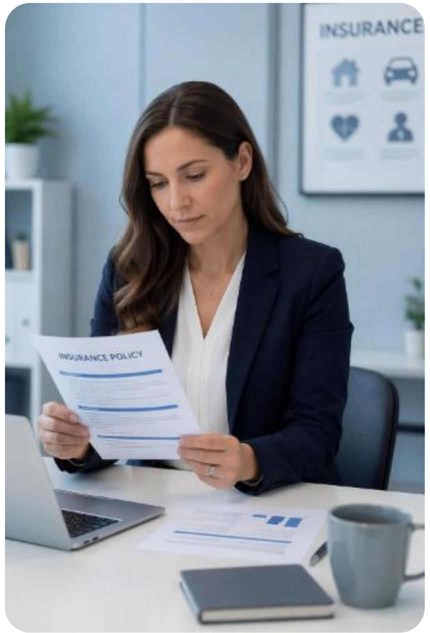
Data Lake or Warehouse
Historical detail kept for reporting and analytics

Policy Migration Strategy: Cutover vs. Rollover

The migration approach is a risk decision as much as a technical one.

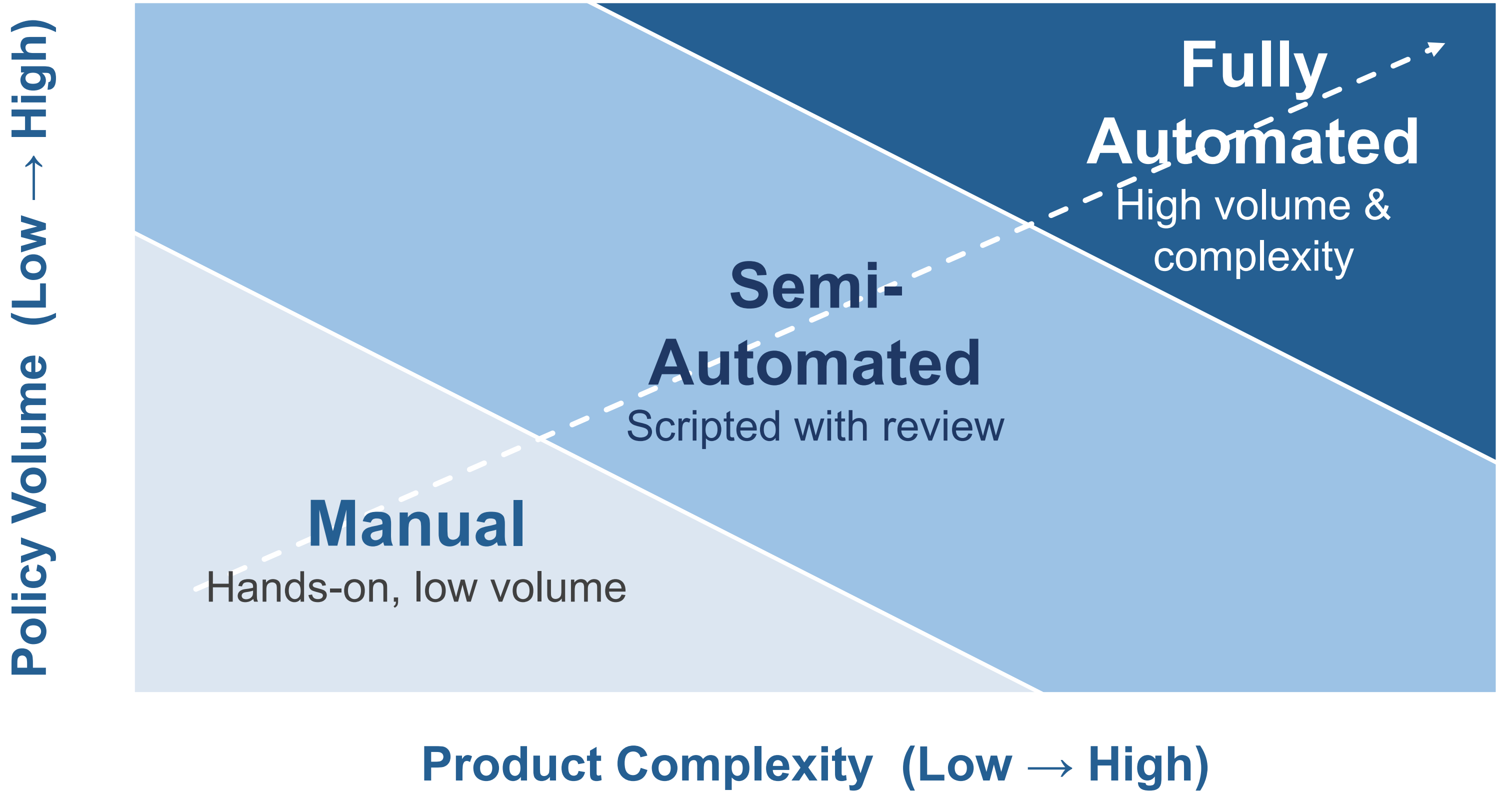
	Cutover	Rollover
Complexity	Higher	Lower
Cost	Higher	Lower
Risk	Higher	Lower
Legacy retirement	Faster, all at once	Gradual, as terms expire

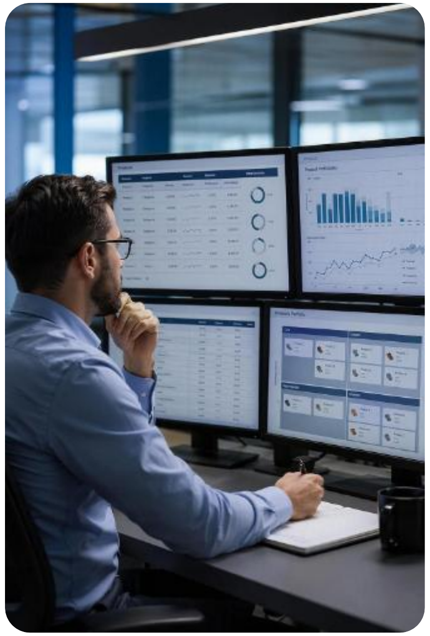
Rollover usually avoids unnecessary transaction reconstruction and billing complexity.



One Carrier, Different Migration Strategies

Match the migration approach to each product's volume and complexity.





Scope Decisions That Change Cost

Evaluate claims, quotes, history, and attachments separately — not all of it belongs in the new core.

Migrate Now
Active policies and data the new core must operate

Run Off
Claims or policies left to close out in legacy

Document Repository
Declaration pages and attachments for inquiry

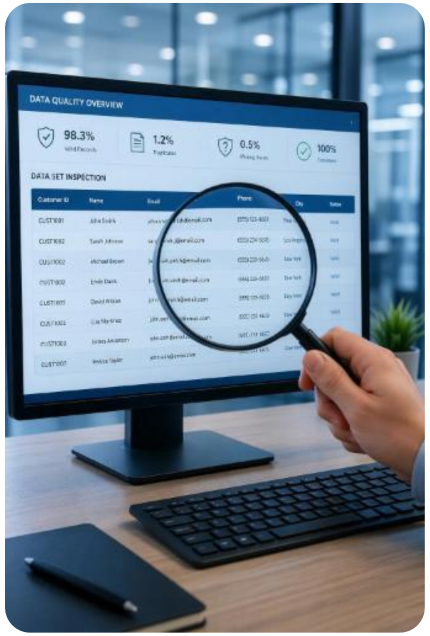
Data Lake / Warehouse
Historical detail kept for reporting and analytics

Data Quality: The Core Risk Multiplier

Dirty data expands scope, rework, and risk; confidence comes from exception visibility.

Detect → Cleanse → Validate → Report → Resubmit

Cleanse before, during, or after migration — and surface exceptions early.



Choosing the Right Migration Platform

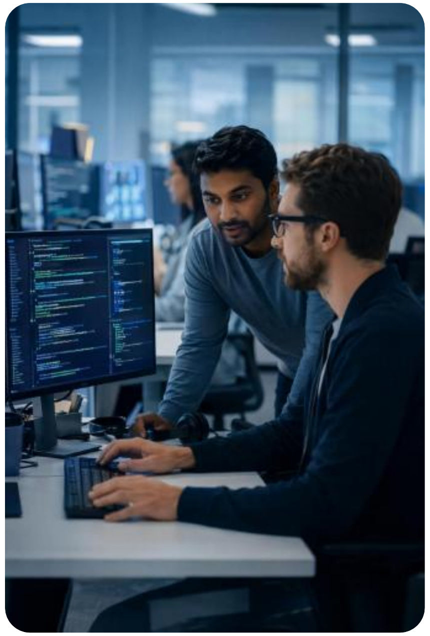
Choose tooling built for insurance migration — repeatable, governed, and auditable.

Generic Integration Tool

- Copy-paste logic that is hard to maintain
- Limited testing and version control
- Weak reconciliation and audit evidence

Purpose-Built Migration Platform

- Reusable, code-based transformation logic
- Version control, testing, change discipline
- Reconciliation, exception visibility, auditability



Target-system load processes shape approach, scope, and risk — avoid unsupported direct database loads.

Security, Sensitive Data, and Trust

Identify and govern sensitive data from the start, not as a late-stage compliance add-on.

Sensitive data categories that need intentional handling

PII
Names, addresses, and other identifiers handled with care

Payment Data
Tokens and encrypted values; vendor dependencies

Encryption
Protect data in transit and at rest

Validation & Audit
Prove what moved, changed, and was protected

Six Leadership Questions to Ask Before You Migrate

1. What business outcomes must this migration protect or enable?
2. Which migration approach best balances risk, cost, schedule, and customer/agent impact?
3. What moves into the new core versus stays available through legacy access, document repositories, or reporting stores?
4. How will we detect and govern data quality issues?
5. Do our tools and target-system load processes support safe loading, validation, reconciliation, and auditability?
6. How will we validate migrated data and protect sensitive information during migration?

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Insurance Technology Services · Modernization, Data Migration & Implementation