



EMERALD ISLE
CONSULTING

AI-Readiness Data Assessment Leadership read-out

Is the data ready for the FNOL triage model leadership has funded, and what has to be fixed first?

ILLUSTRATIVE SAMPLE · FICTIONAL CARRIER · NO CLIENT DATA

PREPARED FOR

Meridian Casualty Group (fictional)

ASSESSMENT PERIOD

6 weeks from data access

SCOPE

5 source systems · 1 funded use case

The model isn't the risk. FNOL Intake is.

Leadership funded an FNOL triage model to route complex claims to senior adjusters at first notice. We graded the five systems that use case depends on, using interviews and profiling on real extracts.

5

source systems graded on five readiness dimensions

2 F

both in FNOL Intake, the system triage depends on most

8

gaps ranked by impact on the funded use case

Key finding. FNOL Intake scores F on Documentation and AI Consumability. Loss details arrive as free text and scanned PDFs, and nobody can say what each intake field means. A triage model trained on closed, adjuster-coded claims will not find the structured inputs it learned from. Funded as scoped, the pilot is likely to stall after go-live.

Recommendations

1. **Don't build the model yet.** Fix the narrow path triage needs first: structured loss capture at intake, a data dictionary for intake fields, and a shared claim key across channels.
2. **Retest on first-notice data.** Rebuild the training and test sets from data as it existed at the moment of reporting, and agree a written accuracy target on that basis.
3. **Fund the 0–90 day horizon now.** It is low cost, unblocks the use case, and puts the first model into production inside 90 days of this read-out.

Data Foundation Report Card

Every system graded A–F on five readiness dimensions. Grades are evidence-backed and weighted toward the funded use case. The circled grade is where the FNOL triage pilot dies.

System	Data Quality	Documentation	Lineage	Access & Security	AI Consumability	Overall
ClaimsCore	B	D	D	B	D	C
PolicyCore	D	D	D	C	D	D
FNOL Intake	C	F	D	C	F	D
ACORD Gateway	B	D	C	B	C	B-
EDW	C	C	D	B	C	C+

A–B ready C remediate D–F blocks AI

How grades are set

Weeks 1–3: interviews with data, IT, and business leads, and every in-scope system mapped to the funded use case. Weeks 3–5: profiling on real extracts and scoring against a consistent rubric. Each grade cites the evidence behind it, summarized on the next page.

What we found, system by system

One line per grade. Full reports include the profiling results and interview notes behind each.

ClaimsCore Overall C

Data Quality	B	Reserve and payment fields pass 97% of validation checks; loss dates missing on 4% of claims.
Documentation	D	Three conflicting definitions of "open claim" across claims, finance, and actuarial.
Lineage	D	Paid-loss figures in the board pack can't be traced past the warehouse load.
Access & Security	B	Role-based access in place; analyst requests approved in about a week.
AI Consumability	D	Adjuster notes sit in one free-text field, with no structured cause of loss.

PolicyCore Overall D

Data Quality	D	Duplicate policy records for 6% of insureds since the last platform migration.
Documentation	D	Coverage codes documented in an old spreadsheet; 41% of codes undefined.
Lineage	D	Endorsement history is overwritten nightly; prior policy states can't be recovered.
Access & Security	C	Access granted request by request through one DBA; average wait three weeks.
AI Consumability	D	Weekly batch extract only; no way to read current policy state on demand.

FNOL Intake Overall D

Data Quality	C	Loss location missing or entered as free text on 18% of first notices.
Documentation	F	No data dictionary. Field meanings are known only to the original vendor team.
Lineage	D	Call-center and web first notices land in separate tables with no shared claim key.
Access & Security	C	Holds claimant personal data with no field-level classification.
AI Consumability	F	Loss descriptions arrive as free text and scanned PDFs. A triage model has nothing structured to read at first notice.

ACORD Gateway Overall B-

Data Quality	B	Schema-validated ACORD messages; malformed submissions rejected at the edge.
Documentation	D	Custom extensions to the ACORD standard are undocumented.
Lineage	C	Message logs kept 90 days, with partial trace into downstream systems.
Access & Security	B	Service accounts scoped per integration and audited quarterly.
AI Consumability	C	Well-structured, but only covers agency-submitted business.

EDW Overall C+

Data Quality	C	Nightly loads fail silently; 3 of the last 30 loads were incomplete.
Documentation	C	Data dictionary covers about 60% of tables and hasn't been updated in two years.
Lineage	D	No automated lineage; hundreds of stored procedures transform claims data.
Access & Security	B	Governed access through the BI layer; sensitive columns masked.
AI Consumability	C	Analytics-ready aggregates, but too coarse for claim-level models.

Ranked by impact on FNOL triage

Not by abstract best practice. A gap that blocks the funded use case ranks above a larger gap that doesn't.

#	System · dimension	Grade	Gap	Impact	Effort	Horizon
1	FNOL Intake AI Consumability	F	Loss details arrive as free text and scanned PDFs; nothing structured at first notice.	Blocks use case	Medium	0–90 days
2	FNOL Intake Documentation	F	No data dictionary; intake fields can't be mapped to model inputs.	Blocks use case	Low	0–90 days
3	FNOL Intake Lineage	D	Call-center and web notices have no shared claim key.	Blocks use case	Medium	3–6 months
4	PolicyCore AI Consumability	D	Coverage only available from a weekly batch; triage needs current coverage.	Degrades accuracy	High	3–6 months
5	ClaimsCore Documentation	D	Three definitions of "open claim"; training labels are inconsistent.	Degrades accuracy	Low	0–90 days
6	PolicyCore Data Quality	D	Duplicate policy records for 6% of insureds.	Degrades accuracy	Medium	3–6 months
7	ClaimsCore Lineage	D	Paid-loss figures can't be traced past the warehouse load.	Audit risk	Medium	6–12 months
8	EDW Lineage	D	No automated lineage across hundreds of stored procedures.	Audit risk	High	6–12 months

Four horizons to the first use case and beyond

The first horizon puts FNOL triage into production. Later horizons are engineering work, sized and sponsored here, and delivered by the carrier's team or its partners.

0-90 DAYS

Quick wins

- Glossary adopted, data stewards named
- Structured loss capture added to FNOL intake
- First AI use case scoped with a written accuracy target
- Remediation backlog funded by leadership

MONTHS 3-6

Fix what blocks the use case

- Claimant and policy golden-record pilot
- Claim documents made machine-readable
- Shared claim key across intake channels
- Pipeline fixes for every system that scored D

MONTHS 6-12

Rebuild the plumbing

- Automated lineage across core systems
- Pipeline rebuilds and system integration
- Adjuster notes and estimates structured

12 MONTHS +

Hand over

- Same-day data for underwriting and claims
- Playbooks handed to the carrier's own team
- Capacity that scales with the AI program

Ready to see your own report card?

The AI-Readiness Data Assessment takes six weeks from data access, for a fixed fee scoped by number of source systems (5, 10, or 15).

Start with the free scorecard at emisle.net/scorecard, or request an assessment at info@emisle.net.