

# Strengthening Compliance through Better Data Quality

How data integrity supports compliance, operational efficiency,  
and better customer outcomes in the life insurance industry

March 2026

# Webinar Flow

- CEFLI Reminders
- Presentation
- Q&A at the End
- CEFLI Closing Comments

## The Presenters



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# Reminders and Antitrust Statement

## Presentation Deck

- Available now at:  
<https://cefli.org/webinars/>
- The presentation will be emailed to you in the next day or two along with the recording link and a Certificate of Attendance

## Questions

- Questions may be submitted via the Chat function; most questions will be saved until the end

**Antitrust Reminder:** The Compliance and Ethics Forum for Life Insurers (CEFLI) is committed to adhering strictly to the letter and spirit of the antitrust laws. Meetings conducted under CEFLI's auspices are designed solely to provide a forum for the expression of various points of view on topics described in the programs or agendas for such meetings.

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# Strengthening Compliance through Better Data Quality

How data integrity supports compliance, operational efficiency,  
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# Agenda

- Why Data Quality Matters Across the Policyholder Lifecycle
- Where Poor Data Quality Creates Compliance & Operational Risk
- The Data Quality Challenge
- What Causes Insurance Companies Not to Act
- Compliance Use Cases: Why Data Integrity is Critical
- What Good Data Quality Looks Like
- Data Enrichment Value
- Q&A

# Meet Your Speakers



**Lara Koza**  
Chief Product &  
Strategy Officer



**Dan Ursin**  
Chief Information Officer



**Greg Cunningham**  
New Business Development

# Why Data Quality Matters Across the Policyholder Lifecycle

- **Customer Acquisition and Onboarding**
- **Policy Serving and Administration**
- **Customer Communications and Disclosures**
- **Claims Processing and Beneficiary Outreach**
- **Regulatory Reporting and Compliance**

**Accurate data supports stronger customer relationships, regulatory compliance, and operational efficiency.**

# Where Poor Data Quality Creates Compliance & Operational Risk

## **Regulatory & Compliance Risk**

- Incorrect regulatory submissions
- Increased scrutiny and potential penalties
- Disclosure and communication errors

## **Operational Risk**

- Customer and policyholder servicing issues
- Claims processing delays and manual intervention
- Customer communication challenges

## **Financial & Reporting Risks**

- Financial and actuarial reporting errors
- Impacts to reserve calculations
- Complicates audit trails and hard to control compliance concerns

## **Risk Monitoring Challenges**

- Undermines risk models and compliance modeling, and
- Limits ability to identify emerging issues

# The Data Quality Challenge

## Why Data Quality Matters

Participant and policyholder records are often incomplete or inaccurate:

- Missing SSNs or dates of birth
- Name variations (nicknames, maiden names, spelling errors)
- Outdated addresses
- Data entry errors

When key identifiers are missing or wrong, even the best death audit process can miss critical matches

## What the Data Shows

**73.6%**

of CD accounts loading files in 2025 were missing at least one key data element (SSN, Name, DOB, or location) — 1,500 clients

**21%**

of accounts  
missing SSN  
avg 9.1% of records  
affected

**5.3M records**

**38%**

of accounts  
missing DOB  
avg 6.4% of records  
affected

**1.6M records**

**66%**

of accounts  
missing ZIP  
avg 11.3% of records  
affected

**17.6M records**

# What Causes Insurance Companies to Not Act

## Concerns associated with sending data out of the building

- Regulatory and compliance risk (NAIC, HIPAA, GDPR, state-level rules)
- Fear of exposing sensitive policyholder or claims data
- Vendor risk and lack of trust in third-party security practices
- Internal legal/security teams slowing or blocking external data sharing
- Perception that “once it leaves, we lose control”

## Symmetric use

- Consistent use of data across the organization
- Misalignment between business units

## No single source of data

- Data silos across underwriting, claims, actuarial, and distribution
- Legacy systems unfortunately do not integrate cleanly
- Conflicting version of “truth” across departments

# Compliance Use Cases: Why Data Integrity is Critical

## **Payment Integrity**

- Stop improper benefit payments
- Fraud detection

## **Regulatory Compliance**

- Unclaimed property compliance
- Regulatory reporting accuracy

## **Customer Outcomes**

- Beneficiary outreach
- Claim initiation

## **Risk and Underwriting**

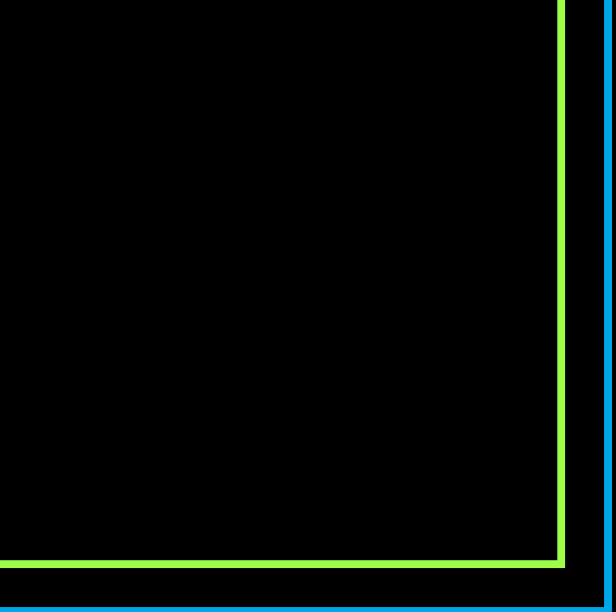
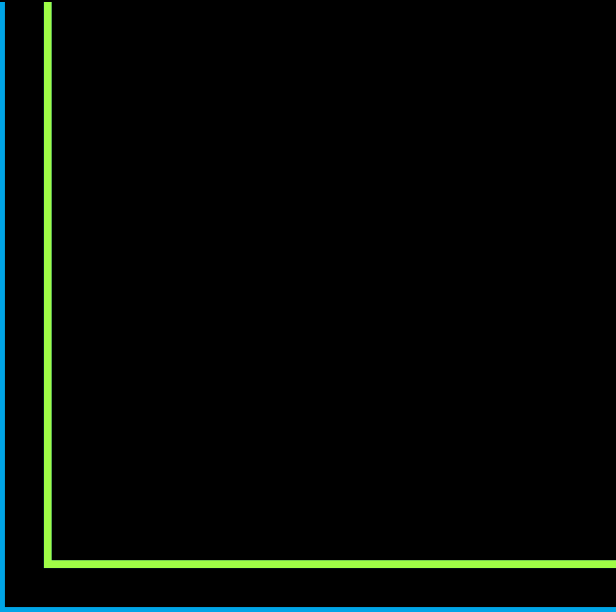
- Mortality monitoring
- Risk Modeling Accuracy

## Data Enrichment Value

- Of 1,500 CertiDeath accounts with new records added in 2025, **73% of accounts were missing key data**
- Identified extra value without any loss of speed or accuracy:
  - We found additional validations for 35% of clients
  - Validated more than 7K additional deaths



# Q & A



# Closing Reminders

## Presentation Deck

- The presentation materials, a link to the recording and a Certificate of Attendance template will be emailed to you within the next day or two.

## Survey

- Please complete our 1-minute post event survey using the survey link you receive.

## Thank you, Berwyn Group!



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# Thank You

**The Berwyn Group**

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