

# Future of Insurance Data

*How AI and Automation will  
Revolutionise the Insurance  
Industry in 2020 and Beyond*



**precisely**

 **Corinium**



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# Executive Summary

**C**hange looks set to sweep the insurance industry in the coming months and years, as its data leaders race to embrace new data-driven technologies.

This exclusive report explores what insurers can do today to stay ahead of the curve, with expert insights from data leaders who attended our *Risk Intelligence* and *Realising Risk* roundtables in New York and London.

Alan Luu, AVP of Advanced Digital Analytics at Chubb, reveals how the company is using AI-driven technologies to refine business

processes, improve customer experiences and make better decisions.

Steven Wilkins, Head of Data Labs at Hiscox, outlines how his team is responding now that unprecedented disasters are exposing the limitations of traditional cat modelling.

AIG Analytics Technical Officer Shajy Mathai and Allianz Insurance Head of Technical Data Chris Wyard give their takes on how the industry should tackle its data quality problem.

What's more, our attendee survey provides an exclusive snapshot of where the industry currently is on the path to data maturity. ■

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## Contributors



**Alan Luu**  
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## Foreword

**Y**ou are about to get an exclusive peek into the minds of 16 of the insurance industry's top data and analytics leaders.

Having attended Corinium's Realising Risk roundtable, I can tell you how rare it is to have so many leading figures from one industry together in such an intimate setting.

At Precisely, we're proud to be a trusted partner to many of the world's largest insurers. For more than 30 years, our location intelligence solutions have been providing the industry with access to accurate location data spanning more than 200 countries and territories.

Location data is our passion. So, the opportunity to understand the issues insurers face with location data and hear what steps they're taking to overcome their greatest challenges first-hand was impossible to resist.

Listening to the industry experts at this roundtable dinner left me with three key insights into their world.

Firstly, it's clear that the insurance industry is innovating tirelessly to keep up with the data 'arms race'. But even with innovative modelling

tools, it still takes constant attention and highly skilled resources to find the best data, analyse it and provide competitive insights.

Secondly, underwriters are putting huge pressure on exposure managers and risk officers as they strive to meet the demands of today's brokers. Providers are expected to combine the most relevant data sources to understand exposure accumulations quickly and deliver those insights in 'easy to consume' formats.

Finally, these challenges are driving an urgent need for insurers to invest in tools and initiatives to manage disparate datasets from multiple sources and ensure their validation and overall data quality.

This report explores the key themes that emerged over the course of the evening, combining them with additional interviews with key data leaders who attended on the night. In the process, it provides an exclusive snapshot into the state of the insurance location data industry today.

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**Simon Perry**

Insurance – Client Director,  
Precisely



# AI Poised to Disrupt the Insurance Industry

*Disruptive start-ups like Lemonade aren't the only insurance companies betting big on AI. The industry's top names see the technology playing a key role in the sector's future*

**A** I is coming to disrupt the insurance industry. From Ping An in China to Lemonade in the US, companies across the globe are harnessing AI technologies to drag the sector into the 21st century.

As with the transformations that are taking place in other financial services verticals, data-driven start-ups have been among the first to fully embrace AI. But their success has served as a wakeup call to more established industry players, who have been quick to develop their own capabilities.

“By the end of next year, AI and machine learning will take a major part of the quoting system,” says Alan Luu, AVP of Advanced Digital Analytics at Chubb. “All the major insurance companies will either be there or must catch up – otherwise, they’ll be way behind.”

## Automating Underwriting Decisions with AI

AI typically generates ROI through automating complex processes or decisions that were previously performed by humans – and this rule holds true for the insurance industry.

While AI is already used by some insurers to handle fraud detection when customers make claims, Luu anticipates that the greatest impact of AI will be on the underwriting process itself in 2020.

“One of the biggest changes, and it’s going to have a major impact on the business we do, is using AI and machine learning to predict the questions and answers needed for any particular segment,” he explains. “Traditionally we’ve relied 100% on the information that is given by the client and also the experience of the underwriter.”

Chubb already has an internal system in place designed to allow its small commercial business unit to provide policy quotes within minutes. In time, Luu plans to launch similar systems across the Chubb portfolio.

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*“By the end of next year, AI and machine learning will take a major part of the quoting system”*

**Alan Luu**  
AVP of Advanced Digital Analytics, Chubb

## AI is Unlocking New Insurance Data Streams

Using algorithms to automate underwriting and fraud detection processes will only work if the data being fed into them is correct.

As such, some data leaders who focus on segments that sell high value insurance policies are less bullish about using AI to automate decision-making. But AI still looks set to play a key role in the future of risk assessment and management for these segments.

“I feel that there are two strategies out there,” says Shajy Mathai, Analytics Technical Officer at AIG.

“There’s using AI for the curation of data and then there’s using AI and machine learning in creating the data itself.”

“I think the strategy is going to be some mix of the two,” he continues. “There are certain characteristics that AI is going to be good at measuring, such as square footage or roof condition, and there are certain things it may not be able to get good at.”

“There’s a lot of companies right now playing into the computer vision space to enhance data,” he adds. “So, there’s a lot of money going in.”

# £1.7bn

Investment in insurance technology businesses in the first half of 2019

Source: *Financial Times*, 2019

*“We expect revenues to increase by at least 5% in the first year, just by pre-filling the data”*

**Alan Luu**  
AVP of Advanced Digital Analytics, Chubb



### What's Next for Insurance Industry AI

The data leaders who attended our recent Risk Intelligence roundtable in New York all agreed that AI will play a key role in the industry's future.

While some insurance companies lack the resources to develop AI capabilities in-house and other tools are still in development, the benefits of embracing AI technologies are clear and well-understood.

Most insurers are still in the early stages of automation. But the industry is on a journey towards

AI-driven digitisation. In property and casualty insurance, 16% are already using AI to deliver real-time, personalised transactions, according to 2018 research from Capgemini & Efma.

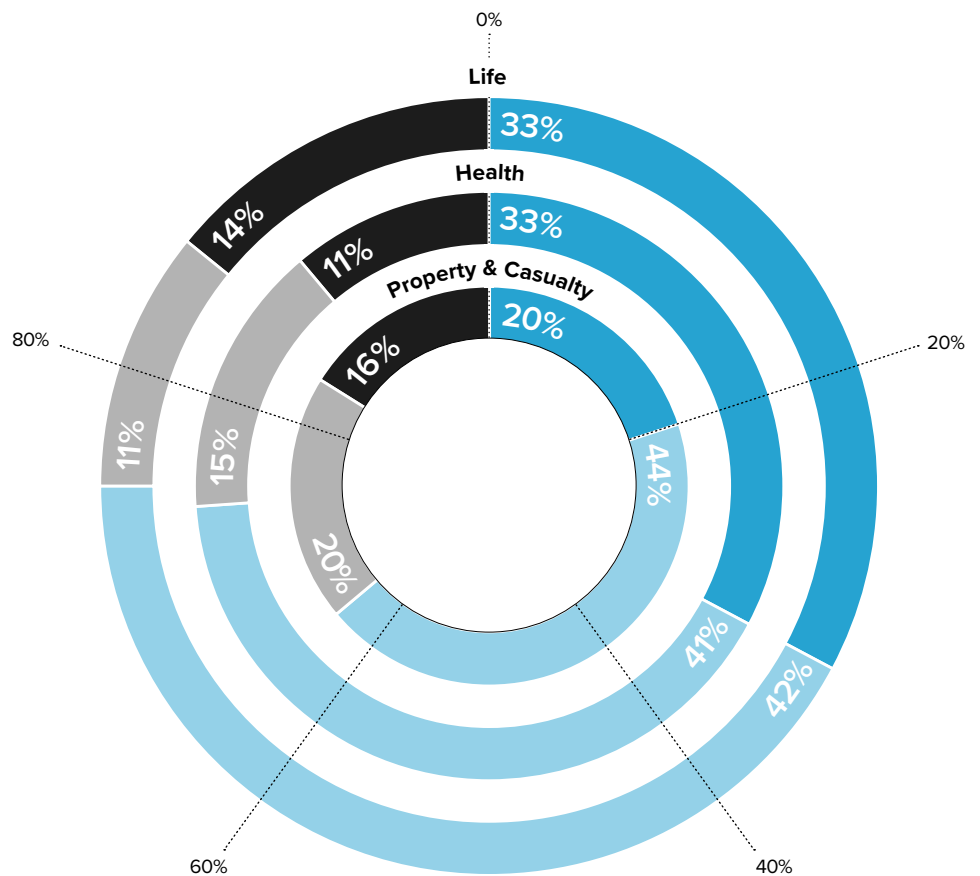
As the industry's data and analytics leaders rush to bring AI-driven capabilities to market, it's clear that those who drag their feet will simply be left behind. Meanwhile, those who can rollout AI capabilities effectively will achieve a significant advantage over their competitors. ■

*"I feel that there are two strategies out there. There's using AI for the curation of data and then there's using AI and machine learning in creating the data itself"*

**Shajy Mathai**  
Analytics Technical Officer, AIG

### Stages of Automation by Insurance Sector

- Stage 1:**  
Automated supporting processes
- Stage 2:**  
Digitised front office with online and mobile customer interfaces
- Stage 3:**  
Digitised core systems, such as policy administration and claims
- Stage 4:**  
Using AI to design smart processes that manage real-time, personalised transactions



Source: Capgemini & Efma, 2018



# Solving the Insurance Industry's Data Quality Problem

*Using data to inform business decisions only works when the data is correct. Unfortunately for the insurance industry's data leaders, many data sources are riddled with inaccuracies*

**D**ata is the lifeblood of the insurance industry. From telematics

data in car insurance to geospatial data in the property sector and beyond – accurate and timely data empowers insurance companies to effectively assess and manage their portfolios of risks.

However, even the best data sources aren't correct 100% of the time. And this can create a misleading picture of the exposures, risks and perils that should be associated with any given policy.

This presents a challenge for the industry's data leaders, as guests at our *Risk Intelligence* and *Realising Risk* roundtables in New York and London were keen to point out.





“The greatest challenge facing [our industry’s] data leaders is the quality and the integrity of data,” says Chris Wyard, Head of Technical Data at Allianz Insurance. “A significant contributor to that will be which external and enrichment data sources are being used.”

Basing risk assessments on false information could lead to significant losses over the long-term. As such, the sheer volume of overlapping data sources that exist today raise a key question for insurance industry data leaders: Which ones are best?

### Insurers Are Concerned About Poor Data Quality

Few of the guests at our two insurance industry roundtable events

wanted to talk in depth about their organisations’ data maturity levels. But our attendee surveys show that data quality is a major concern for insurers and reinsurers alike.

None of our guests are certain they’re using the most accurate data to assess and price risk, and just 24% are ‘very confident’ that they are. Most describe themselves as ‘fairly confident’ about the quality of their data, while 35% say they’re ‘not very confident’.

Some attendees also cited the timeliness of their data as a key concern. Outdated data is no good for assessing potential risks or perils.

This is particularly concerning when you consider that 82% of the attendees say accurate location-based data is at least

‘very important’ to their business operations, with 53% saying it’s ‘absolutely critical’.

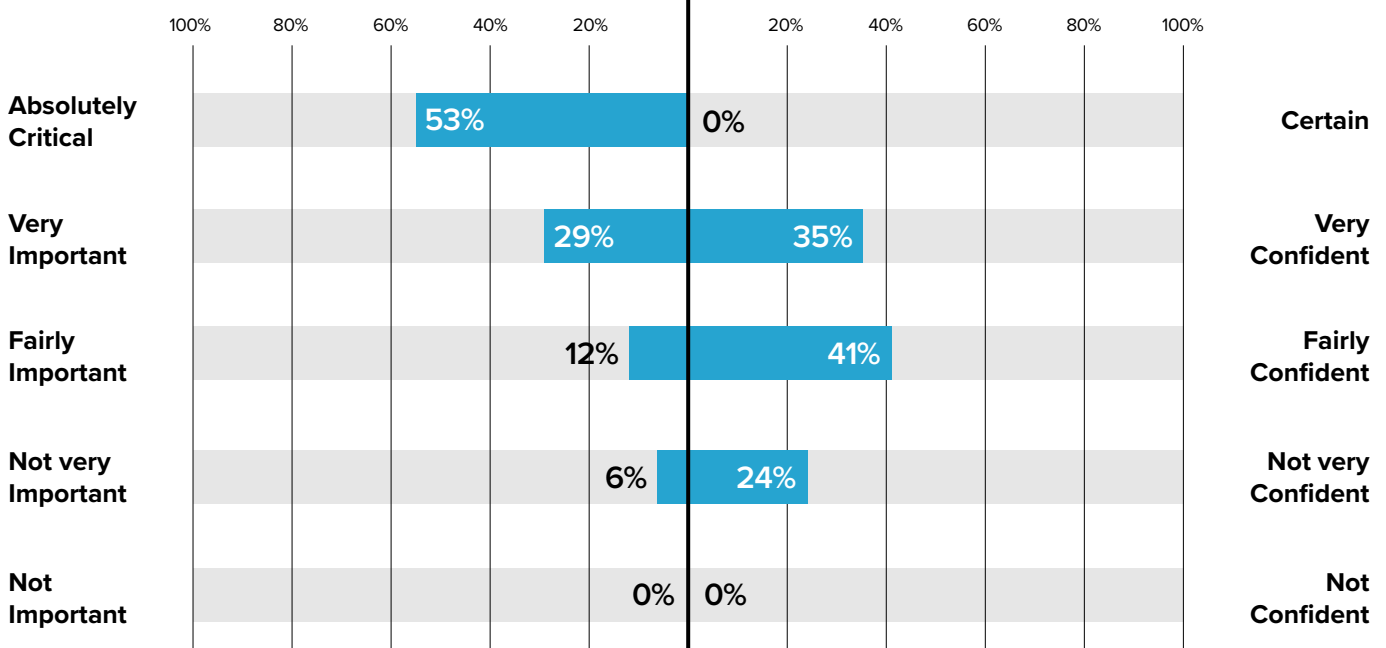
“We increasingly look at ‘location’ as a master attribute in the context of our organisation,” says Wyard. “We want all of our functions and all uses of our data to be aligned to that understanding of the location, so that we drive consistency in terms of the interactions we have with customers.”

“One of the major challenges I see quite often within organisations is that they have a lot of data and data gathered all over the place,” adds Alan Luu, AVP of Advanced Digital Analytics at Chubb. “They don’t have to ways to consolidate, validate and centralise the data.

## Gathering Quality Data is a Challenge for Insurers

How important is accurate location data to your business operations?

How confident are you that you’re using the most accurate data?



Source: Corinium Intelligence 2019



“As a result, most of the time they can’t take advantage of all the data they have in their system.”

### Finding Certainty in the Uncertain with Data

Given that no one data source is 100% reliable, some insurers have taken to acquiring as many different sources as they can get their hands on.

“Not all data are accurate,” explains Luu. “So, you buy the same piece of information from four or five different vendors.”

“We try to gather as much information as possible around risk at every location,” adds Shajy Mathai, Analytics Technical Officer at AIG. “The biggest challenge we find is that the cost of curation is extremely high. It’s part of our cost in doing business, but it’s challenging.”

These insurers will then use their various data sources to validate each other. For example, if all sources of location data agree that a property has the same geocode, number of floors, number of occupants and so on, it’s safe to conclude that they’re right.

In cases where there are contradictions in the data, an insurer must weigh up the quality of each data source and decide what’s most likely to be the case. They can then assign a ‘certainty score’ to that datapoint that reflects the level of disagreement in the data.

“Somebody on the ground has to make a decision whether ‘this’ address in Thailand already exists in our system,” Mathai says. “We do this using complex matching algorithms based on geocoding data, etc.”

At the same time, insurance industry data leaders combine this

analysis of external data sources with their own internal records to curate their own ‘master’ datasets.

This process of eliminating false data and curating validated information is essential for any insurer that wants to automate their business processes. However, not everyone has the same resources to spend developing this master dataset as the likes of AIG and Chubb.

“We happen to be big and we are also committed to digital

transformation,” Luu concludes. “I’m not sure if every other company in the insurance industry would have enough budget to obtain the same data.”

Data leaders at these companies must make tough decisions about which investments provide the most accurate view of risk, for the best value. ■

### Insurers Use Several Types of Location-Based Data

Which of the following property risk factors are you currently collecting data about?

Source: Corinium Intelligence 2019

#### Socioeconomic Indicators

44%

#### Environmental Risks

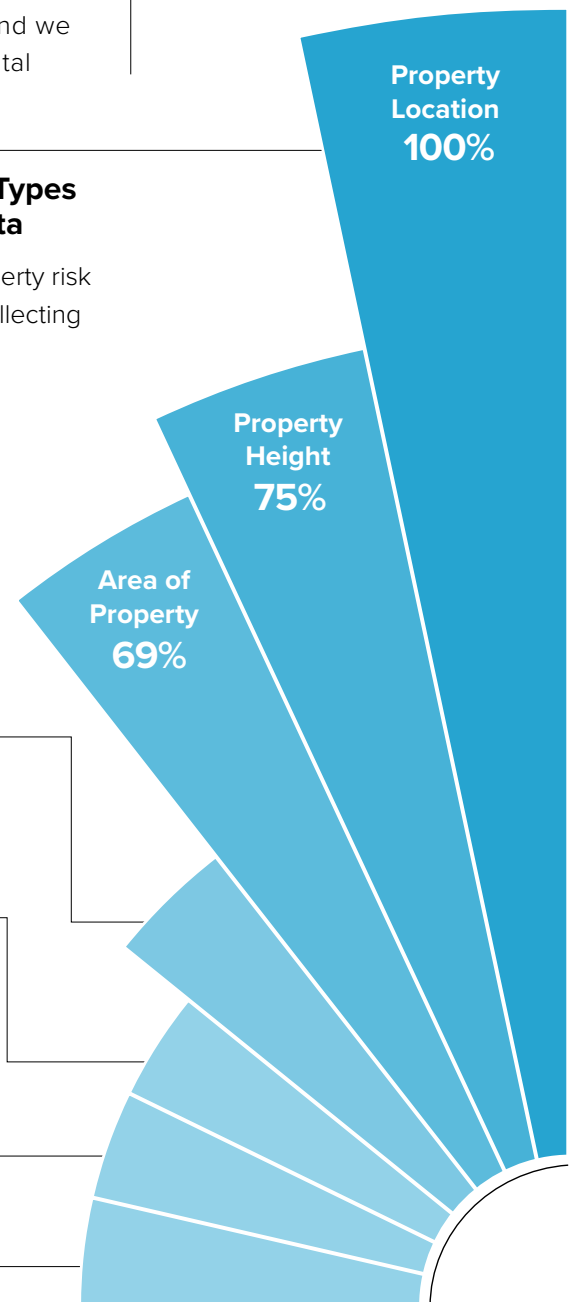
38%

#### Crime Statistics

38%

#### Other

38%



# A Perfect Storm for Cat Modelling

*After unprecedented catastrophes like 2017's Hurricane Harvey exposed the limitations of traditional cat modelling, a new 'hybrid' approach to risk assessment and pricing is starting to emerge*

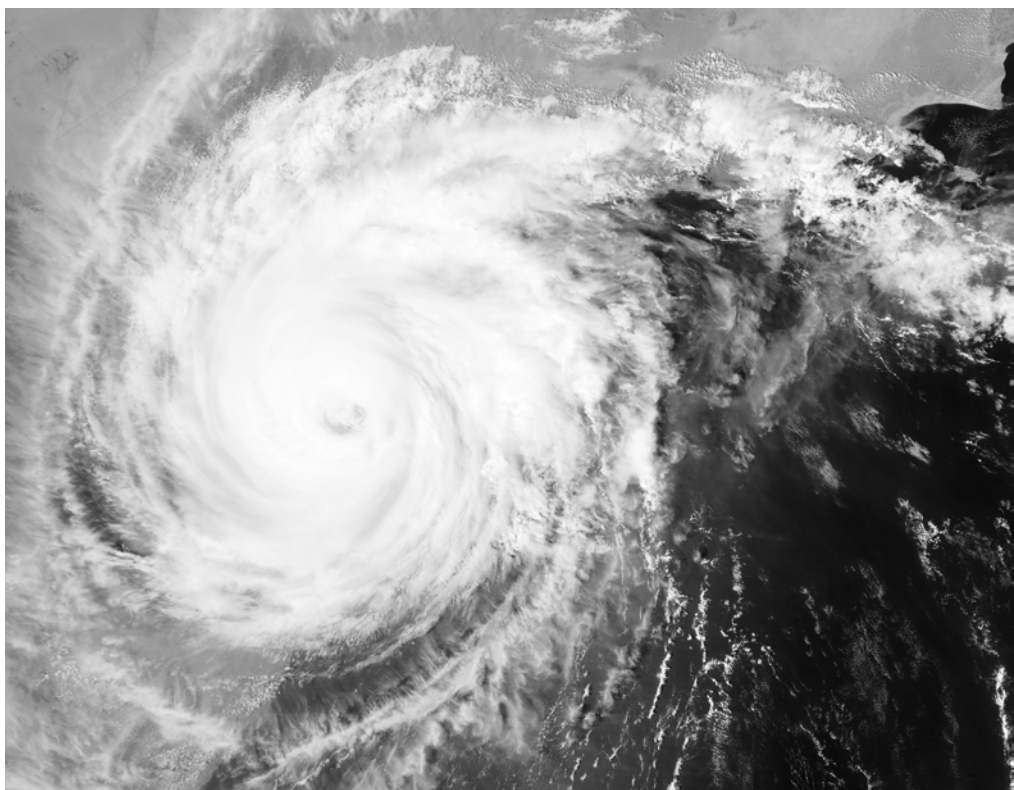
**D**isasters drive innovation in the insurance industry.

It was the string of catastrophes that followed Hurricane Hugo in 1989 that first led insurers to adopt cat modelling to help them understand these risks. But as the severity and frequency of catastrophic events continues to rise, the limitations of these models have been laid bare.

Events once thought beyond the realms of possibility have shaken the world many times over the past decade, as guests at our Realising Risk roundtable event were keen to point out. California's record-breaking wildfires paint a clear picture of how fast the world is changing.

"There's a big accident really waiting to happen there," remarks Steven Wilkins, Head of Data Labs at Hiscox. "Look at the number of people that live in California and the amount of urban sprawl."

"Wildfire is so impacted by where people live, what they're doing, how many forests they've cut down, where the power lines are," he adds.



"As the climate does get warmer and we see more and more extreme weather events, it's really going to change and change."

California wildfires cost insurers more than £18.5 billion in 2017 and 2018. One insurer was even pushed into insolvency and liquidated by the state following 2018's Camp Fire – something that's been rare since the industry embraced algorithmic risk models.

At the same time, the growing frequency and severity of these events is making it harder for insurers to sell policies in certain markets.

"We see an increased level of scrutiny, attention and care being afforded to the subject," says Chris Wyard, Head of Technical Data at Allianz Insurance. "It's an area of high attention and focus for us."

*"What we can't allow to materialise is swathes and swathes of customers not having access to insurance products and protection"*

**Chris Wyard**  
Head of Technical Data,  
Allianz Insurance

More than

**£18.5bn**

in cost to insurers in relation to the California wildfires of 2017 and 2018

Source: Wall Street Journal 2019

The insurance industry's fate is closely linked to the global climate. As extreme weather becomes more frequent, the industry's data leaders are pioneering new ways to identify risk hotspots and understand the financial impact of unprecedented catastrophes.

### Modelling 'Black Swan' Weather Events

'Black swan' events will be familiar to anyone working in the insurance space, even if they don't know them by that name.

The concept was coined by Nassim Nicholas Taleb to describe any event that is unthinkable before it happens, has a major impact when it does and seems completely predictable in hindsight.

In cat modelling, these are the events that cause 'unmodelled losses' – and updating models to account for these events has long been challenge for the industry's data scientists.

"If you go back even a few years, we were heavily reliant on cat models," says Wilkins. "We were looking at cat model output across both the main models and we were using some really good

catastrophe research to make sure we understood the risks."

He continues: "What we're now having to think about is, how can we tweak or update cat models to reflect changes in population, new building stock, changes in where people live and how they live?"

Unpredictable events happen all the time. For example, 2008's Hurricane Ike proved that storms can maintain strength further inland than previously thought.

As such, cat models must be updated regularly to ensure they provide the most up to date view or risk and exposure.

"The world we're moving to now is one where we blend the view of the cat models with other sensible standards of where our exposure is," Wilkins explains. "We're starting to blend that with more data science techniques to make sure we understand where the hotspots are."

"They're publishing maps of every building in the US where you can see the footprint of every building," he adds. "We're looking at how we might be able use that to recalibrate cat models or think about where there's been a significant change in the last few years."

## Rising Premiums Create New Challenges for Insurers

Accurately pricing the risks catastrophe events pose into insurance policies creates a secondary challenge for insurance companies.

Guests at our *Realising Risk* roundtable pointed out that optimising cat models tends to push policy prices up. But if prices get too high, customers may go elsewhere or simply become unable to afford coverage.

Some Californian homeowners have seen their insurance rates jump more than 550% because of the increased wildfire risk in the region.

“There’s a huge onus on the industry to appropriately respond to that and ensure that resilience and protection measures are put in place,” says Wyard. “What we can’t

*“If you go back 10 years, we couldn’t do this stuff because the data wasn’t public or available. We didn’t have the technology or skills to deal with it”*

**Steven Wilkins**

Head of Data Labs, Hiscox

allow to materialise is swathes and swathes of customers not having access to insurance products and protection.”

The government already subsidises insurers to help them provide affordable policies through programs such as FEMA and TRIPRA. But these schemes look set to play a key role for the industry in the years ahead.

“Prices are going up and that’s probably related to loss frequency increasing, right?” says Shajy Mathai, Analytics Technical Officer at AIG. “If it continues up and up, people may not be able to afford insurance and then the government may need to step in.”

“There are multiple mechanisms, but without a mechanism it’s not going to be profitable,” he adds.

“If we couldn’t get the price for fire in California, we wouldn’t write the business.”

Insurers are also trialling proactive initiatives designed to mitigate the effects of catastrophes when they do happen. Measures like alerting policyholders in the path of a storm of the need to batten down the hatches or evacuate have the potential to limit the damage such events can cause.

No doubt, many new techniques and initiatives will emerge as insurance companies continue to adapt to the changing global environment.

With governments still dragging their feet when it comes to taking decisive climate action, the risks associated with rising global temperatures will remain high on the insurance agenda for the foreseeable future. ■





# Insurers Under Pressure to Improve Customer Experiences

*With customers increasingly demanding fast, convenient insurance quotes, the industry's data leaders are feeling the pressure to develop products, services and experiences fit for the modern age*

**A** I-driven insurance app Lemonade is the latest in a long line of financial services innovations designed to put customer experiences first.

Customers increasingly expect their interactions with brands to be fast, seamless and intuitive. As such, the data leaders who attended our *Realising Risk* and *Risk Intelligence* roundtables are feeling the pressure to deliver similar customer experience (CX) improvements.

"We're not moving quickly enough to keep up with those consumer expectations," says Steven Wilkins, Head of Data Labs at Hiscox. "There are expectations from what consumers are seeing elsewhere. In personal banking, in consumer goods – all other industries are digitising quickly."

*"There are expectations from what consumers are seeing elsewhere. In personal banking, in consumer goods – all other industries are digitising quickly"*

**Steven Wilkins**  
Head of Data Labs, Hiscox



He adds: “If you go back to the days where it might have taken a week to turn [a policy] around, it’s just not really good enough for the new age where people are expecting things to be digital, quick and straightforward.”

Of course, there is also a cultural aspect to customer demand. British consumers may expect to be able to visit a website, enter their address and get 20 home insurance quotes instantly. But that level of service is not yet commonplace in other countries.

“There’s a real difference I see between the US and the UK alone,” Wilkins says. “While certainly the UK is continuing to move forwards, it’s the US which is catching up so, so quickly.”

Faced with these rising expectations, data leaders in all segments of the insurance industry are looking for ways to streamline their companies’ interactions with customers.

### Digitisation is Transforming Insurance Processes

Maya is Lemonade’s AI underwriter. When a customer uses the app, she can kit them out with a personalised policy in as little as 90 seconds.

When someone makes a claim, another AI named Jim reviews



claims and runs them through 18 anti-fraud algorithms. Simple claims are approved and paid out in seconds, while more complex ones are passed onto the company’s human team for review.

The speed and ease of these interactions has been a contributing factor towards the four-year-old company’s reported £1.5 billion valuation.

Now, data leaders in other areas of the insurance industry are developing their own automated and AI-driven capabilities.

“We’re looking hard at the questions we ask and making sure the ones we’re asking are relevant and actually make sense for us,” says Wilkins. “We’re [also] looking at using external data and other sources that we can put in to stop us having to ask questions to all.”

“If you were to buy commercial insurance right now, you’d have to answer 100 questions,” adds Alan Luu, AVP of Advanced Digital Analytics at Chubb.

*“In the US, especially in some of their commercial spaces, the expectation is that they will walk into a shop, talk to an insurance agent and maybe in a few days they will have three quotes”*

**Steven Wilkins**

Head of Data Labs, Hiscox



“Then, you’re going to have to wait for the underwriter to come back and say ‘approved’ or not ‘approved.’”

“With the program that we’ve put together,” he continues. “You’d be able to put your name and address in your mobile phone right now and within 3-5 seconds I’d tell you, ‘Here’s the quote.’”


Of course, completely digitising all of a brand’s interactions with its customers won’t necessarily result in the best CX.

When it comes to high value B2B purchases, customers often appreciate having a human account manager they know they can contact directly should something go wrong.

At the same time, some data leaders feel that it’s still too risky to entrust dealing with certain kinds of insurance policy to a machine.

“We want to get the right balance of good underwriting and speed,” explains Shajy Mathai, Analytics Technical Officer at AIG. “If you do one and not the other, you’ll end up with a lousy portfolio.”

That’s the tightrope insurance industry data leaders are walking in a nutshell. Lemonade may have raised the bar when it comes to insurance CX. The question now is how other insurers can do the same without compromising their portfolios. ■



*“We want to get the right balance of good underwriting and speed. If you do one and not the other, you’ll end up with a lousy portfolio”*

**Shajy Mathai**  
Analytics Technical Officer, AIG



# Creating the Underwriter of the Future

*The rise of data and analytics in the insurance industry means the underwriting profession is changing fast*

**N**ot everyone is thrilled about the rise of AI in the insurance industry. The business case for using data and analytics to enhance the underwriting process may be clear. But from an underwriter's point of view, things can look a little different. Where some see an opportunity for increased efficiency, others see a potential threat to their livelihoods on the horizon.

"Ultimately, I think some underwriters may be worried about being replaced," says Jay Gentry, Managing Director, Insurance Practice at location data provider Precisely. "There's definitely work to be done in some circles to communicate how data-driven tools will improve their lives."

"Of course, the industry's data leaders also need to make sure they're arming underwriters with the right tools for the job," he adds. "If staff can't use data to make the right decisions quickly, something's gone wrong."

At the least mature end of the data spectrum, some companies are still grappling with siloed data that can't be accessed by the whole business. Data leaders at these insurers have the furthest to go if they want to keep up as the industry strides towards a new digital era.

## Laying the Foundations for AI Success

McKinsey has identified five essential building blocks for underwriting success: portfolio steering, pricing adequacy, risk selection, capacity optimisation and coverage design.

As advanced analytics and AI technologies continue to evolve, the industry's data leaders will play a key role in transforming the way underwriters approach each of these building blocks.

But in order deliver these new data-driven capabilities, data leaders must first take steps to ensure their company's data is properly managed.

*“One of the arts for data- and geospatial-type leaders is how you package up what is inherently complicated, sophisticated, granular data”*

**Chris Wyard**  
Head of Technical Data,  
Allianz Insurance

“The company in my mind should have a central data team to really understand what data they have, what data they don't and how they should bring it all together,” says Alan Luu, AVP of Advanced Digital Analytics at Chubb.

“At a big company, I wouldn't be surprised if, when you ask two teams the same question, you get two different answers,” he adds. “That's because different business departments may obtain data from different vendors.”

Data silos can mean underwriters make decisions without all the data they need to fully understand the situation, or with data other parts of the business may know to be incorrect.

That's why large insurers like Chubb have invested heavily in digital transformation in recent years. It's also why Lloyds of London recently allocated £300 million to its ongoing digital transformation program.

“As more and more insurers set their sights on AI and advanced analytics, we'll see data leaders continue to prioritise developing the right processes and infrastructure to deliver these initiatives,” Gentry concludes.

## Providing the Right Data, at the Right Time

It may be possible to fully automate certain types of decision in the insurance industry. But for complex tasks, it's more common for companies to develop tools designed to augment their staffs' human capabilities by providing them with essential insights.

However, getting underwriters to adopt these new technologies continues to be a challenge for insurance industry data leaders.



While several guests at our *Realising Risk* and *Risk Intelligence* roundtables suggested some staff may be afraid of being replaced by these algorithms, others see a more subtle dynamic at play.

“It’s not just getting the analytics or the data to the underwriter,” says Shajy Mathai, Analytics Technical Officer at AIG. “It’s about getting it to percolate to the right risk decisions.”

“There’s a training aspect. But it’s also about bringing key information to the front,” he adds. “In a perfect world, the amount of data you would create on a single location is ridiculously large and an underwriter would not be able to consume it and make a proper decision quickly.”

Educating underwriters about the benefits of new data-driven tools is an important piece of the puzzle when it comes to stimulating their adoption. But, it’s equally important for data leaders to present key insights in a way that can be quickly and easily understood.

### **Empower Underwriters to Co-Create New Tools**

Transitioning to an agile framework for software development has played a key role in shaping Chubb’s data and analytics capabilities. Luu credits the change with helping to bridge the gap between the data team and the rest of the business.

“Traditionally the business and IT don’t gel together,” he says. “They don’t sit at the same table to really understand this job. But being agile means we do sit together and discuss about how we fit together.”

Involving business unit representatives in key meetings helps ensure that Luu’s team is developing capabilities that meet real needs. Meanwhile, delivering projects in agile sprints ensures those capabilities can be delivered before requirements change.

“We focus on very small functions that we use across the organisation,” Luu explains. “[It’s a] much more granular, much more microservice approach than traditional software development.”

In this way, insurance industry data leaders can bring underwriters into the picture and get them involved in shaping their own futures.

The guests at both our London and New York roundtables agreed that it may never be possible to fully automate the underwriting profession. So, data leaders must instead work to arm staff with the tools they need to make correct decisions more quickly.

It’s the ones who can convey the benefits of this new approach and work hand-in-hand with underwriters as they develop new capabilities who will succeed in ushering in this exciting new era for the profession. ■

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*“It’s not that we don’t need the underwriter agent. We’re just going to make them more efficient”*

**Alan Luu**

AVP of Advanced Digital Analytics, Chubb





## About Precisely

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Precisely is the global leader in data integrity, providing accuracy and consistency in data for 12,000 customers in more than 100 countries, including 90 percent of the Fortune 100.

Precisely's data integration, data quality, location intelligence, and data enrichment products power better business decisions to create better outcomes.

Learn more at [www.precisely.com](http://www.precisely.com)

## About the Editor

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Solomon Radley is an experienced editor and reporter with a proven record of helping brands grow their industry expertise and thought leadership credentials.

He works with data and analytics, learning and development and customer experience leaders to champion new innovations and highlight how the world's most forward-thinking brands are using data to fuel their digital transformations.

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