



A COMPREHENSIVE GUIDE TO:

# Replatforming and Data migrations

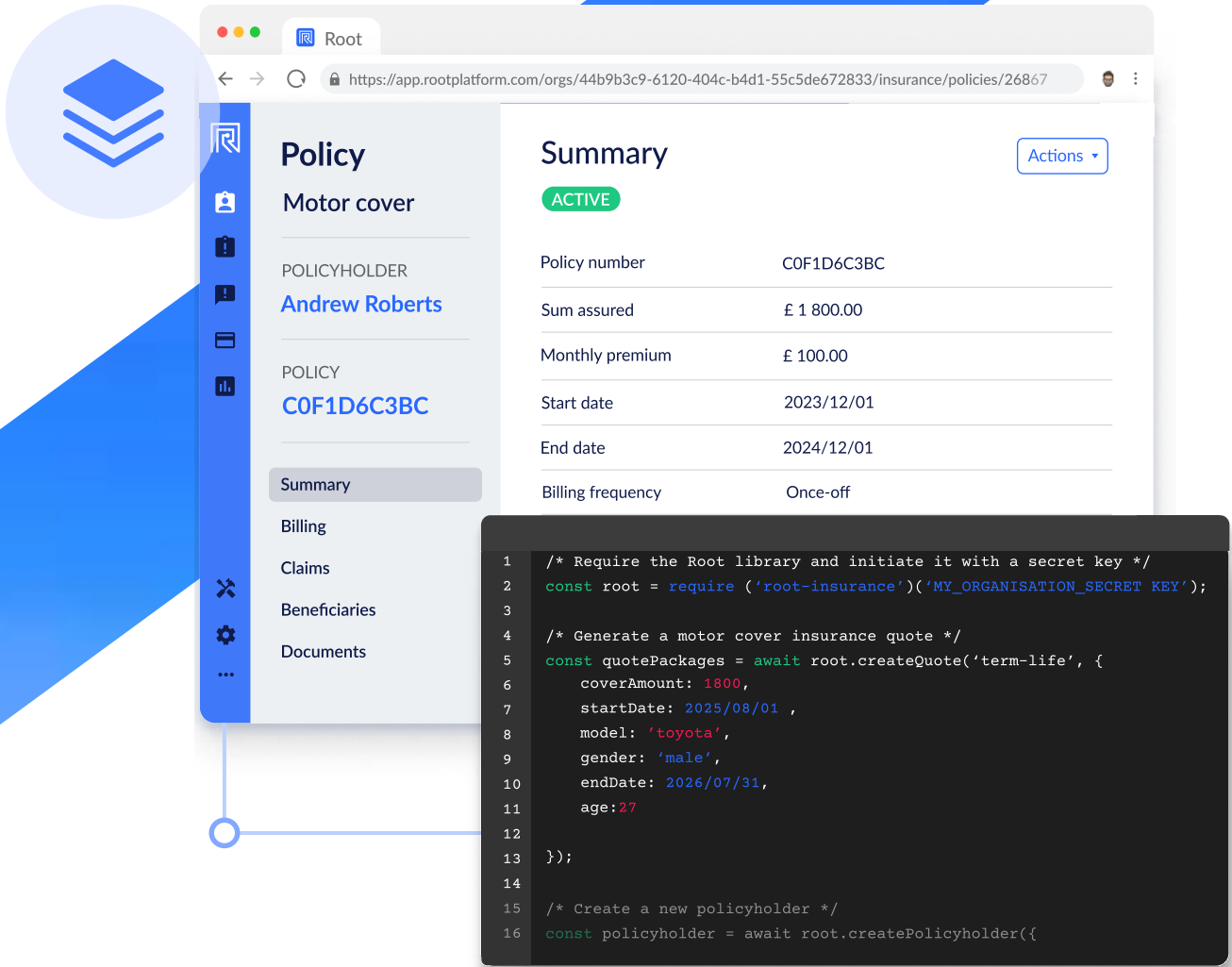
MODERNISE. MIGRATE.  
MOVE FORWARD WITH CONFIDENCE.



# Contents

---

Introduction.....	1
<b>PART 1 - REPLATFORMING</b>	
<b>When should you replatform?.....</b>	<b>4</b>
<b>Replatforming strategies.....</b>	<b>5</b>
<b>PART 2 - DATA MIGRATIONS</b>	
<b>What is a data migration?.....</b>	<b>7</b>
Data migration as an opportunity.....	7
<b>Common data migration pitfalls.....</b>	<b>8</b>
<b>Data migration best practices.....</b>	<b>10</b>
Start early - really early.....	10
Avoid over-designing.....	11
Minimise data.....	11
Validate as-you-go.....	12
Go / no-go.....	12
<b>Migrating data onto Root.....</b>	<b>16</b>
<b>Conclusion.....</b>	<b>17</b>



## INTRODUCTION

# Replatforming and data migrations

With modern, digital insurance software now a competitive requirement for all insurers, MGAs, schemes and intermediaries, the need to replace legacy policy administration systems with cloud-hosted software offering robust APIs is urgent.

Understandably, **replatforming** your insurance business - that is, moving from using a legacy policy administration system to a modern, digital insurance platform - slips down the list of priorities due to the countless known and unknown variables and looming risks of the exercise.

# Replatforming

Choosing to replatform your insurance business is a significant decision in the life of an insurance business involving dedicated time and resources to complete.




Ultimately, however, it is a necessary step toward **operational efficiency, agility and long-term growth**.

According to BCG<sup>1</sup>, a modern core platform with digital capabilities can boost revenue by **25%** and accelerate new product time to market by **3 to 4 times**.

For all its promise, however, good technology is only one of the components needed to successfully replatform.

Replatforming demands detailed planning, rigorous data validation, deep product understanding and clear alignment between client, technology provider and platform.

In **PART 1** of this guide, we discuss the signals that indicate when may be time to consider replatforming to modern, core insurance technology and unpack **3 strategies** to digitally transform your insurance business by replatforming:

-  Operating **parallel systems** - launch only new products on the new platform
-  Choosing to **gradually rundown** your existing book of business on the current system, but issuing all new policies on the new platform
-  Performing a **full migration** of all data to your new system

Each strategy has its own benefits and risks to consider. Migrating data presents some of the biggest challenges and considerations, which we highlight below and unpack in detail in **PART 2** of this guide.

# 25%

The increase in revenue after adopting a modern core platform with digital capabilities.<sup>1</sup>

# 3-4x

The improvement in time-to-market for new products after adopting a modern core platform.<sup>1</sup>

<sup>1</sup>BCG, 2024 accessible: <https://www.bcg.com/publications/2024/three-paths-to-modernizing-core-it-for-insurers>

# Migrating data to your new core insurance platform

When adopting a **full migration** strategy, you will need to build your products on, and migrate all of your data to, the new core platform - referred to as a **data migration**.

A data migration can be a time-consuming and risky exercise, however, it doesn't have to be.

**PART 2** of this guide distils the collective experience of our team of data migration and implementation experts. You will find information about:

- Why data migrations should be seen as an **opportunity**
- The **challenges** commonly encountered during the data migration process
- Our recommended **best practices** to mitigate and prevent those challenges
- What to **expect** when re-platforming and migrating data onto Root

## Using this guide

This guide is designed to help **insurance leaders, product managers and technical teams** navigate the complexities of data migrations with practical insight, best practices and a strong understanding of the process from end to end.

By applying the principles in this guide, you'll be able to **replatform** and confidently **migrate** your data **on-time** and **on-budget**.

## PART 1

# When should you replatform?

Adopting modern technology is not a question of if, but **when**. These are some **signals** that indicate it may be time to consider replatforming to a modern, digital core insurance platform:



Minor product changes entail **long turnaround times**, for example, updating policy wording or pricing tables takes weeks instead of minutes.



You rely heavily on external professional IT services to **build or iterate on your products**.



Internal IT resources dedicate significant time to **maintaining your existing systems**, rather than focusing on creating differentiated value for customers.



**Limited or poorly documented APIs** are blockers to integrating your products or systems into new distribution channels or with third-party services.



Your current policy administration system **does not support expansion** into new product lines.



The **cost** of maintaining proprietary back-end systems is consuming valuable financial and operational resources.



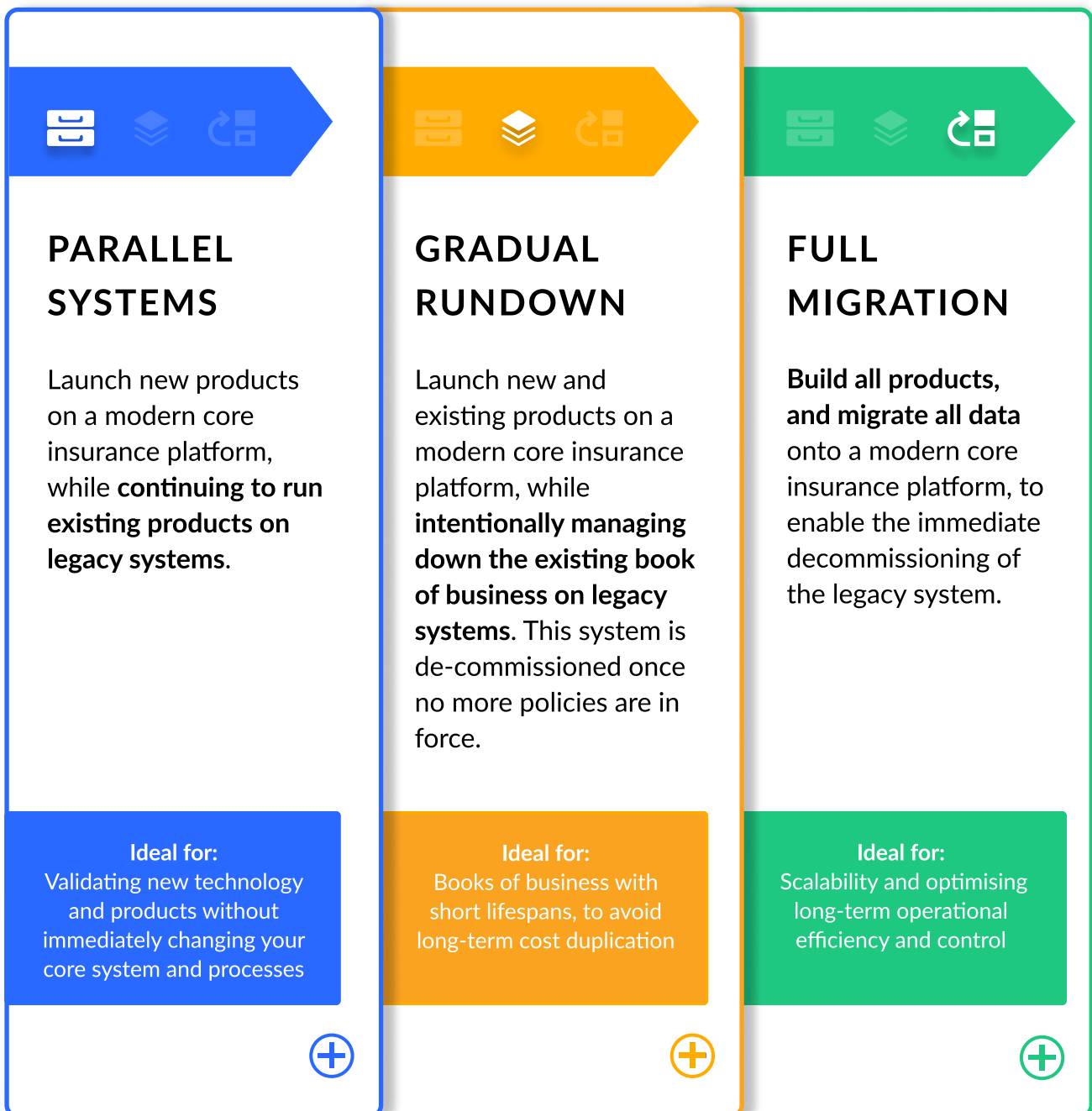
Product and/or policyholder **data is siloed in different systems**, or not readily accessible by your team, or other contributors in your value chain. For example, capacity providers cannot access data, which limits their ability or appetite to provide capacity.






A significant part of your operations involves **manual**, and even **paper-based workflows**.

# Replatforming strategies

When you decide to replatform your insurance business, we have seen **3 strategies**, each with their own associated benefits and risks: You could use multiple **systems in parallel**, implement a **gradual rundown** of your legacy book or complete a **full migration** to a new, modern core insurance platform.



There are benefits and risks associated with each strategy, and no ‘one-size-fits-all’ for every insurance business. With your business objectives in mind, **consider the following:**

	 <b>PARALLEL SYSTEMS</b>	 <b>GRADUAL RUNDOWN</b>	 <b>FULL MIGRATION</b>
<b>Investment</b>	Parallel system costs continue indefinitely	Parallel system costs continue until decommissioning	1 to 2 month parallel system costs
<b>Value</b>	Return is limited to a subset of your product portfolio	Return is realised across your full product portfolio	Return is realised across your full product portfolio
<b>Efficiency</b>	Operational overhead is duplicated. Fragmented and siloed data must be managed	Operational overhead is duplicated. Fragmented and siloed data must be managed	Operations are centralised; no data silos and uniform data structures
<b>Risk</b>	No migration risk; limited change management	No migration risk; extensive change management	Migration risk; extensive change management

At face value, a full migration carries higher risk. However, if your business objective is to solve for urgent operational, technological or other issues with your legacy system or long-term cost savings are of the paramount, a **full migration** may well be optimal.

Similarly, a full migration may make sense where your objective is to consolidate all systems, to eliminate data siloes and ensure all data is available, accessible and operational in a single system.

If you decide to adopt a **parallel systems** or **gradual rundown** strategy, it may still be viable and desirable to complete a full migration in time, once you have validated assumptions about the new system or otherwise de-risked the transition.

## PART 2

# Data migrations

## What is a data migration?

If you decide to pursue a **full migration** strategy, you will need to migrate - **extract, transform and load** - all of your product and policy data from the legacy system to the new core platform as part of the replatforming process.

Once migrated, new and existing products, policies and data will be managed on the new platform going forward. Migrations typically involve **policy data**, and may include **claims** and **payments data**.

At its core, a migration is a transformation process, shifting not only data, but also operational logic and behavioural expectations from one architecture to another.

### Data migration is an opportunity

Data quality refers to the **accuracy, completeness** and **reliability** of data stored in a system.

After years of operating on a particular system, data quality will invariably erode over time in particular, if your legacy system does not enforce data validation at source.

This can happen for a **number of reasons**:

- Customers leave form fields empty
- Staff and users introduce manual data entry errors or workarounds
- Poor data structures and lack of governance
- Data is siloed across different systems

Poor data quality can be a significant obstacle to a seamless data migration if not managed correctly. The **enlightened approach** is to accept that poor data quality is a fact of life when migrating data. Use it as an opportunity to resolve current data quality issues, whilst at the same time addressing underlying data governance, validation and structure deficiencies.

# Common data migration pitfalls

Migrating data from one system to another can be a fraught process if not planned and executed well.

These are **7 pitfalls** we frequently help clients navigate when migrating insurance data whilst re-platforming:

## Pitfall 1: Data access and quality

Obtaining and exporting data from legacy systems is harder than expected.

Access delays, incomplete exports and data-sharing hesitancy stall the process.

Data quality issues arise:

- wrong file formats (e.g. Excel not .csv)
- incorrect or missing fields
- misformatted values (e.g. dates or phone numbers)
- undocumented legacy system quirks

## Pitfall 2: Formatting and structure

Aligning existing data to the required format for your new platform is not a simple lift-and-shift.

Field data types need to match what the new system expects.

Complexities include:

- reconstructing data object relationships (e.g. covered lives with premiums and benefits)
- mapping legacy identifiers to the new data structure (e.g. UUIDs for devices or equipment)
- splitting or transforming aggregated fields (e.g. total cover sums)

## Pitfall 3: Behavioural mapping

Data in a policy administration system isn't static - it plays a pivotal role in driving product lifecycle behaviour.

Missing fields or low-quality data can break validations or prevent key operations from functioning correctly post-migration.

For your new platform to manage policies correctly, the imported data **must**:

- meet the new system's data validation rules
- enable policy amendments, mid-term adjustments and claims workflows
- support product features like waiting periods or dynamic benefits, where applicable


**Pitfall 4: Unfinalised product specifications**

The data being migrated drives product lifecycle behaviour. Changing the design specifications of the insurance product being migrated (referred to as the **product specifications**) after the data migration has started, can cause significant delays and knock-on consequences.

Any downstream updates, for example, **scripts**, **validations**, or **field expectations** applied for the data migration must then be re-aligned to the new product specifications.

Avoid changing product specifications after the migration has started.


**Pitfall 5: Underestimated timelines**

Migration timelines depend on data quality, completeness and stakeholder readiness.

Because of this, defining the “go-live” date without first reviewing the data often leads to missed deadlines due to data quality and completeness issues arising late during the migration process. Be weary of over-confidence.


**Pitfall 6: Unclear responsibilities**

Migrating data requires clarity on the respective responsibilities of client and systems providers.

Delays and missed workstreams are the result of gaps in defined responsibilities, communication and understanding.

Delays tend to compound.

In our experience, clients have an absolutely crucial role to play in ensuring that data migrations are completed timely and smoothly, **for example by:**

- Fixing invalid or missing data
- Ensuring policyholder identifiers are correct (e.g. unique identifiers such as emails, phone numbers, registration or identity numbers)
- Understanding and applying validation requirements

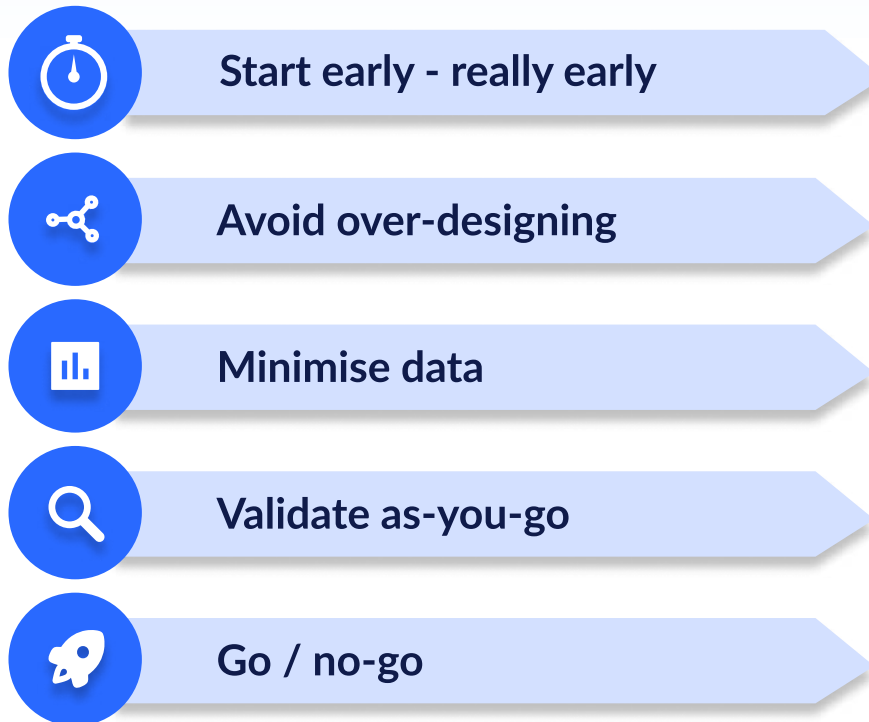

**Pitfall 7: Data volume & hesitancy**

When migrating large datasets (hundreds of thousands to millions of records), it is natural to experience reticence sharing and/or validating full files and datasets. While initial sample validation and testing helps, each record still requires individual validation. A valid sample will not guarantee that the rest of the data meets quality standards.

A chain is as strong as its weakest link.

# Data migration best practices

By applying our 5 best practices for data migrations, you will be able to not only speed up, but also de-risk your data migration.



## Start early - really early

Begin planning and validating data as soon as possible - even while the product is still being built on your new core platform. Don't wait until the end of development.

Early access **to the entire dataset** during the discovery process allows for:

- Realistic timeline planning
- Early identification of data quality issues
- Less pressure during final testing

Once data quality has been reviewed, you will be able to set far more achievable and realistic timelines to complete the data migration.

Being prepared and aligned **early** is key to a successful data migration.

## Avoid over-designing

While good product design matters, over-engineering a product before understanding what data is available and how it is structured can backfire.

Instead, review a sample policy to understand data structures and design iteratively based on data capability. Product design on your new core platform should be done with the data migration in mind.

As we explain in our [Product Launch Guide](#), simplicity in design will assist with speed and reduce risk.

This is even more important in the context of data migrations, because complexity in data structures increases the likelihood of failure or significant delays and cost overruns.

## Minimise data

The benefit of having a clear and explicit understanding of the policy lifecycle and regulatory requirements is that you will be in a better position to minimise the data that needs to be migrated.

Minimising the data to be migrated will not only speed up the migration process, but is also an opportunity to de-risk the dataset and resolve any compliance and data retention issues.

**For example**, you may not need to migrate policies no longer in force, and which are not capable of reinstatement. After consulting with your compliance department, you may be able to safely delete these policies and the associated data or choose to store them elsewhere if required.

Detailed change history can be replaced with summary flags or notes (see point 2 above), and operational workarounds at the claims stage can be employed to do manual checks for legacy policy terms to simplify the migration.

### Perfect, the enemy of good

Not every piece of data needs to be migrated perfectly, **provided** it remains accessible to the user if needed.

We routinely suggest using **flags** or **notes** in policy records for legacy edge cases.

The policy in question can be flagged as a migrated policy and at the claims stage, for example, a note could be displayed highlighting to the claims assessor which data (such as claims history) needs to be validated elsewhere.

## Validate as-you-go

Even before product specifications are final and the migration process has begun, start basic validations:

- Ensure all required fields are present
- Validate formats of unique identifiers such as email and physical addresses, phone numbers, registration and identity numbers
- Identify any gaps in policy history or behavioural fields

Understanding what data is required from a regulatory or product perspective, and therefore what data must be validated, is also crucial.

For example, identity or passport numbers may be a mandatory field.

When this data is missing from policies, the migration will fail.

## Go/no-go

Set parameters on whether or not to proceed at certain stages of the migration process. This can be done during the discovery phase and adjusted as needed during the migration process.

For example, if the final test export fails, further testing and issue resolution should be done instead of proceeding with the final migration to a production environment.

Along with setting realistic timelines, this is a key risk migration measure as proceeding with the final migration with known errors is not advisable.



### A word about security

Try to limit the number of individuals who have access to data. Data should only be handled by individuals who are qualified, and only to the extent necessary to perform their duties as part of the data migration.

Even a small detail, like saving a field as "**device**" versus "**devices**", can cause a cascade of errors.

A high level of attention to detail is required.

# Migrating data onto Root

When you do a full migration of your data to Root, you can expect the following process:

## Discovery and planning

We work with you to confirm insurance process flows, product details and align on expectations, responsibilities and timelines for the change-over between systems.

## Data migration specification

We will provide a **data migration specification template** that sets out the data required for the migration, adapted for each product that will be migrated onto our system. We will work with you to complete the migration specification to supply the necessary data.

## Transformation

A key client responsibility is to ensure all data is transformed to meet the data migration specification requirements. Whilst we will advise where we can, it is not possible for us to perform the data transformation because database design and schema differs from system to system. Providing external access to systems also creates security and privacy risks.

## Validation and testing

We will perform a test migration and provide you with the results. Any errors identified during testing will be flagged, and you will be asked to update the data to resolve issues. Data will then be re-tested, and this process will continue until no more errors are identified. We will then conduct a dry-run of the migration to ensure the process will run smoothly and appropriately.

## Final migration

Data is then imported into the production environment, scripts are run and the migration results shared with you.

## Completion

Following completion, imported policies are monitored for any irregularities post-migration.

# Your trusted core insurance platform partner

Replatforming and migrating data to a new core insurance platform is a technical exercise, but also a significant change management project that will affect products, teams, timelines and expectations.

However, it also represents an opportunity to take a significant step towards achieving operational efficiency, agility and long-term growth for your insurance business.

By partnering with a trusted insurance technology provider with a proven track record of implementations and data migrations - like **Root** - and applying our best practices to migrating data, you will be able to de-risk your project.

This will enable you to complete your replatforming and data migration project on-time and on-budget, and focus on what really matters - growing your insurance business.

**MODERNISE. MIGRATE.  
MOVE FORWARD WITH CONFIDENCE.**



Scan the QR code to discover more about how we can help you build and scale your insurance business.



# The proven platform partner for modern insurance

[rootplatform.com](https://rootplatform.com)

---

© 2025 Root Platform Inc. All rights reserved.

This document and its contents are the intellectual property of Root Platform Inc. and its affiliates and are protected by copyright, trademark and other applicable laws. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of Root Platform Inc., except in the case of brief quotations used for the purposes of commentary or review. This guide is provided for informational purposes only.