Semarchy

STAYING AHEAD IN FINANCIAL SERVICES:
UNLOCKING VALUE, INNOVATION, AND COMPETITIVE EDGE

A dynamic industry, driven by data

In today's interconnected world, the financial services industry serves as the essential conduit for the movement of capital, enabling businesses to grow, individuals to build wealth, and economies to flourish.

From traditional banking institutions to innovative fintech disruptors, this dynamic sector encompasses a vast ecosystem of organizations that facilitate transactions, manage risk, and create investment opportunities. In a rapidly evolving landscape, financial services providers face unprecedented challenges and opportunities driven by technological advancement, regulatory evolution, shifting consumer expectations, and economic volatility.

Success in this environment demands a blend of industry expertise, technical proficiency, and crucially, agility. Yet data inconsistencies across operational systems undermine reporting reliability and confidence. And as financial institutions increasingly rely on data-driven strategies, the ability to establish a single, trusted source of truth across disparate systems represents not just a technical win—but a business necessity for maintaining operational effectiveness and competitive advantage.

Managing reference data

Having oversight of how data is created, approved, maintained, and distributed throughout an enterprise is essential to supporting operational systems and ensuring consistency and accuracy.

In the insurance industry, Reference Data Management (RDM) is particularly critical, as companies rely heavily on extensive rate codes for risk modeling—covering everything from vehicle types to geographic locations to dwelling classifications. This reference data forms the foundation of their financial and risk assessment models, ensuring compliance with industry standards such as ISO, anti-fraud, and GDPR. While RDM is needed across all financial sectors, the complexity and volume of data in insurance makes it a particularly essential requirement. Insurance companies need to focus on the entire lifecycle of reference data: its creation, ownership, approval processes, and distribution, to ensure it can be effectively utilized by various applications throughout their organization.

The all-important 360-degree view

Most insurance companies and retail banks operate with separate operational systems for different lines of business—distinct applications managing different policies, accounts, provider networks, and various credit products, for example.

Despite appearing as a cohesive institution to customers, these systems rarely communicate effectively with each other, creating significant data silos within the organization. This disconnection prevents financial organizations from fully understanding a customer's complete relationship and engagement across all products and services.

Implementing a comprehensive 360-degree customer view allows banks and insurance companies to overcome these technical divisions, consolidating customer information from disparate systems into a unified profile. Gaining a holistic perspective enables more personalized service, targeted cross-selling opportunities, improved risk assessment, and an enhanced customer experience—ultimately transforming how financial businesses engage with their customers and enabling them to make strategic business decisions based on complete relationship data rather than fragmented account information.

Householding as a data strategy

Householding is gaining traction as a data strategy for retail banks, connecting customers who share a residence to create a unified household view.

This approach provides banks with deeper insights into the complete financial relationship within a given household rather than viewing customers as isolated individuals. By implementing effective householding, banks can identify the total household value, recognize influence patterns within that household, and optimize marketing efficiency by reducing redundant communications to the same address. Plus, instead of sending multiple identical promotions to different individuals within the same home, banks can deliver a single, targeted communication, significantly reducing physical marketing costs while maintaining customer reach.

This consolidated view also enables more sophisticated cross-selling opportunities based on complementary financial needs within the household unit and supports more accurate risk assessments for lending decisions.

97%

OF CUSTOMERS RECOMMEND
SEMARCHY FOR FINANCE
DATA MANAGEMENT

Mastering legal entity data

Private equity (PE) firms face distinct data management challenges centered around legal entity data mastery.

Unlike retail banks' focus on individual customers, PE firms prioritize creating definitive records of corporate entities, including precise name standardization, addresses, ownership structures, and subsidiary relationships. This legal entity mastery serves dual purposes: enhancing sales operations by accurately identifying potential corporate clients for PE products and maintaining comprehensive visibility across portfolio companies.

Effective data management enables PE firms to monitor their investment portfolio holistically, assess concentration risks, and understand total exposure across sectors or geographies. Additionally, proper entity data management supports critical compliance functions, including KYC (Know Your Customer) requirements and anti-money laundering efforts. As PE firms grow increasingly complex with diverse holdings, establishing reliable master data becomes essential for both strategic decision-making and regulatory reporting.

Master Data Management

MDM can help manage and maintain the consistency, accuracy, and completeness of your critical data across multiple systems and applications—and Semarchy can help you revolutionize that data.

Financial institutions like banks, insurance companies, and private equity firms are unlocking data value with Semarchy's finance master data management software—unifying data across systems for better risk modeling, faster product launches, and regulatory reporting. By integrating reference data from credit agencies, market feeds, payment providers, and ESG platforms, institutions gain richer insights and a more complete data foundation.

With reliable customer data at the core, financial institutions can accelerate the development and delivery of tailored financial products, improving time-to-market and competitiveness. Semarchy's platform also ensures secure, compliant customer data management—tracking consent and preferences to meet regulatory standards, such as GDPR or anti-money laundering, while enabling personalized marketing and customer experiences.

It's why 97% of customers recommend Semarchy for finance data management. See how customers like you are protecting sensitive data, mitigating risk, and making smarter decisions to meet evolving demands and build customer trust.

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The challenge

Oaktree Capital Management is a global investment firm specializing in alternative investments, with a strong focus on credit strategies. Headquartered in Los Angeles, Oaktree manages assets across a wide range of investment vehicles, serving institutional and individual investors worldwide. As its business grew, Oaktree faced increasing complexity in managing critical data. The organization operated with 'mini-masters' held across databases and even spreadsheets, making it difficult to provide clients with accurate, centralized insights—especially as their demands became more complex. The firm needed a way to streamline onboarding and improve how investment data was tracked and shared.

The solution

To overcome these challenges, Oaktree chose to partner with Semarchy, adopting its Master Data Management platform to centralize processes and ensure high-quality, consistent data. The company has followed a structured approach, starting with a dedicated design phase to map data flows and align system owners. Early involvement from data stewards and robust, ongoing user testing have ensured strong governance and buy-in. Crucially, by partnering with experienced consultants, Oaktree was able to bridge internal knowledge gaps, accelerate implementation, and apply best practices—laying a strong foundation for long-term stability and success in managing entity and account data.

The outcome

Once live, Oaktree expects to unlock significant benefits by centralizing and streamlining previously fragmented processes. With user acceptance testing nearly complete, Oaktree anticipates that the implementation of Semarchy will help eliminate inefficiencies, improve data consistency, and lay the foundation for smoother operations. The shift promises to enhance agility and clarity across the organization, driving long-term value through better data management.

CENTRALIZED AND STREAMLINED PROCESSES

IMPROVED DATA CONSISTENCY

ENHANCED AGILITY AND CLARITY ACROSS THE ORGANIZATION

"We ultimately chose Semarchy because its vision closely aligned with our goals for centralizing data and integrating workflow. We're on a journey; we're pleased with the direction we're heading in, and we like what's on the horizon."

CLINT SIMPSON
SVP HEAD OF DATA
OAKTREE CAPITAL MANAGEMENT

The challenge

AAIS is the only national not-for-profit advisory organization serving the property and casualty insurance industry, providing solutions for small and mid-sized carriers. To support its interactive insurance product platform, AAIS needed to address significant data challenges, including fragmented data across systems, manual data engineering, and gaps in compliance and auditability. Additionally, limited flexibility for business users and rigid, manual processes were hindering efficiency and innovation. This highlighted the need for a more unified, automated, and user-friendly data management approach to drive greater operational effectiveness and support future growth.

The solution

To overcome its data challenges, AAIS partnered with Semarchy to create a unified data experience. Semarchy's MDM platform harmonized data from diverse sources into a centralized data lake, while automated, governed ETL workflows reduced manual effort and ensured high-quality outputs. The solution also introduced self-service capabilities, enabling non-technical users to manage data independently. With comprehensive governance tools and traceable workflows, AAIS strengthened its compliance posture and quality assurance, supporting more agile, efficient product development and delivery for its insurance partners.

The outcome

With Semarchy's Data Platform, AAIS has accelerated innovation and achieved significant operational improvements. Automated workflows have reduced manual effort, freeing actuarial and data engineering teams to focus on strategic work. Product development is now more efficient, cutting time-to-market for insurance solutions. Enhanced governance has ensured regulatory compliance and data consistency, while a centralized Customer 360° view has improved client communication and service. This scalable, unified data foundation empowers AAIS to adapt quickly to industry changes and continue delivering high-impact solutions to its carrier partners.

85%
REDUCTION IN AFFILIATE IMPLEMENTATION TIMES

75%
IMPROVEMENT IN EFFICIENCY

100%
OWNERSHIP OF DATA WITH INTERNAL DATA STEWARDS

The challenge

APRIL Insurance, a global leader operating in 16 countries, supporting 15,000 brokers, sought to advance its digital transformation by automating customer and prospect data reconciliation. As France's top wholesale broker, APRIL faced major challenges in managing data across global subsidiaries. Disparate systems and formats led to inconsistent data quality and limited business visibility. Manual processes consumed resources, while fragmented data prevented a unified customer view—hindering strategic insights, cross-sell opportunities, and overall operational efficiency.

The solution

To overcome its data challenges, APRIL partnered with Semarchy to implement a centralized Master Data Management (MDM) solution. Semarchy's matching and deduplication engine automated customer and prospect reconciliation, significantly reducing manual work. The platform unified data from all subsidiaries into a single, consistent source of truth, improving business visibility. With enhanced governance tools, APRIL ensured compliance with privacy and retention policies, while the agile platform allowed for rapid adjustments to data models and rules as business needs evolved.

The outcome

Semarchy's MDM platform delivered strong results for APRIL, boosting revenue opportunities through improved cross-sell and up-sell visibility across business lines. Automated data reconciliation streamlined operations, freeing teams from time-consuming manual tasks. The unified platform significantly enhanced data quality and provided accurate, real-time insights for better decision-making and customer experience. Robust governance tools also ensured compliance with privacy and retention regulations, strengthening data security and trust. Overall, APRIL gained a scalable, efficient foundation to support its digital transformation.

16
COUNTRIES
SUPPORTED

INCREASED CROSS-SELL
AND UP-SELL
OPPORTUNITIES

2,300
EMPLOYEES
EMPOWERED

"During the first implementation with Semarchy it was already possible to see the richness of the aggregated customer history. We have brought to light benefits and significant business potential."

DENIS LAPIERRE
DEPUTY MANAGING DIRECTOR
APRIL TECHNOLOGIES