

GOVERNANCE DOCS

Data governance (DAMA-DMBOK)

Gap Assessment Report

Data Governance and Data Management Maturity Assessment, anchored on DAMA-DMBOK2

Northstar Insurance (sample)

Data governance for policy, claims and customer data across the underwriting and claims platforms.

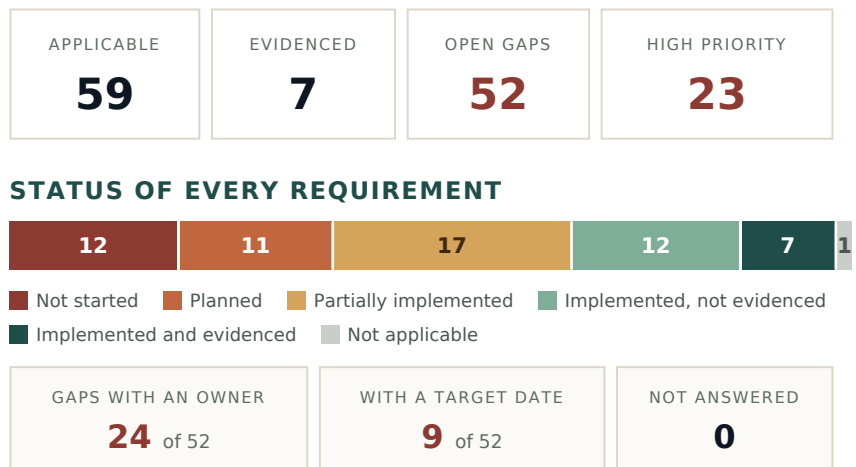
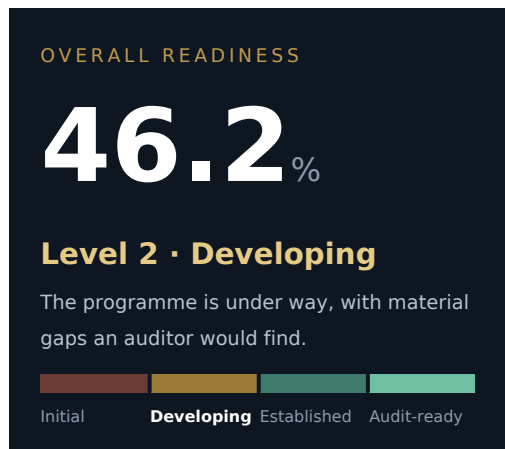
ASSESSED	25 September 2026
EDITION	DAMA-DMBOK2 Revised Edition, 2024
IN SCOPE	60 requirements, 59 applicable
PROFILE	Insurance · 250 to 999 people
PREPARED BY	Governance Docs

CONTENTS

- 1 Executive summary
- 2 Readiness by area and where the next points come from
- 3 Remediation plan
- A About this report

Confidential. Prepared for Northstar Insurance (sample) from its own self-assessment; not independently verified by Governance Docs (see section A). Share on a need-to-know basis.

Where Northstar Insurance (sample) stands against Data governance



WHAT THIS ASSESSMENT TELLS YOU

- Overall readiness is 46.2% against Data governance across 59 applicable controls. 7 of them are implemented and evidenced.
- Most open gaps: Storage, operations and security, with 8 at 42%. Strongest area: Data governance and operating model at 84%.
- 12 controls are operating but not evidenced. Collecting their records alone lifts the score to 51.3% (+5.1 points), the cheapest gain available.
- 23 gaps are high priority (not started or only planned); 7 of them are in Ethics, AI, people and maturity.

DO THESE FIRST

	PRIORITY	ACTION	OWNER	START FROM
1	HIGH	Put an owner and date against the 7 high-priority gaps in Ethics, AI, people and maturity	Risk Manager	GDL-DG-CRS-003 — Data Ethics Policy
2	MEDIUM	Adopt and tailor the GDL-DG-GOV-008 — Data Governance Maturity Assessment Template, which closes 2 open gaps	To assign	GDL-DG-GOV-008 — Data Governance Maturity Assessment Template
3	LOW	Evidence the 12 controls that already operate (+5.1 points)	To assign	Records the controls already produce

Analysis and priorities

IN ONE SENTENCE

With an overall score of 46.2%, you should immediately evidence operational practices and assign owners to high priority gaps.

AI-assisted analysis, generated from the information the organization provided and checked automatically against the scores and findings in this report. It supports planning and is not an audit opinion; see "Basis of this report and limitation of liability".

FOR SENIOR MANAGEMENT AND THE BOARD

Our self-assessment score is 46.2%, placing us at readiness level 2 of 4, or Developing. An auditor would find material gaps in our operational controls. Our primary exposure lies in data security, undefined data disposal, and unverified data quality across core operational systems. Only 24 of our 52 open gaps currently have an owner. We request executive sponsorship to mandate assigned owners, set firm remediation schedules for all 23 high priority gaps, and review remediation progress monthly.

WHERE YOU STAND

The organization sits at readiness level 2 of 4, categorized as Developing, with an overall score of 46.2%. Across 59 applicable requirements, the self-assessment records 52 open gaps, of which 23 are high priority gaps. Only 7 requirements are implemented and evidenced, while 12 are implemented but not evidenced. Operational ownership is low, with 24 gaps assigned an owner and only 9 assigned a target date, leaving the programme exposed to material gaps that an auditor would find.

WHAT IT MEANS FOR THE ORGANIZATION

The pattern shows established governance frameworks alongside weak operational execution. Data governance and operating model scored 84.4%, yet Ethics, AI, people and maturity scored 18.8%, and Data quality scored 32.1%. Core technical disciplines lack operational control, including Storage, operations and security at 41.7% and Reference and master data at 40%. Because 12 controls operate without documentation and 12 requirements have not started, business decisions rely on unverified metrics, inconsistent master records, and unmonitored quality across core operational platforms.

WHERE TO FOCUS FIRST

Focus first on assembling proof for the 12 controls implemented without evidence, which raises the score to 51.3%. Next, assign owners and dates to close the 23 high priority gaps, prioritizing access controls, data retention, and master data governance. Finalizing the 17 partially implemented items lifts the overall score to 65.7%. Securing core assets through Defensible disposal, Access provisioning and recertification, and Enterprise data model eliminates urgent security and operational risks while establishing a measurable foundation for broader analytics and reporting across the business.

1 · EXECUTIVE SUMMARY

PRIORITIES

PRIORITY	WHY IT MATTERS	FIRST STEP	START FROM	WITHIN
1 Establish data disposal and access recertification controls STO-4 Defensible disposal · SEC-2 Access provisioning and recertification	Uncontrolled access and unmanaged retention expose sensitive storage environments to security breaches and unauthorized data exposure.	Review current access provisioning procedures and draft an access control procedure.	GDL-DG-SEC-004 — Data Access Control Procedure Comprehensive Data Governance Toolkit – 91 DMBOK-Aligned Templates	30 DAYS
2 Implement data quality root cause resolution and service levels DQL-6 Root cause versus downstream cleansing · DQL-7 Quality service levels	Unaddressed quality issues create faulty operational data and unreliable business reports.	Establish baseline quality service levels using a data quality SLA template.	GDL-DG-DQL-012 — Data Quality SLA Template Comprehensive Data Governance Toolkit – 91 DMBOK-Aligned Templates	60 DAYS
3 Define enterprise data architecture standards and data models ARC-1 Enterprise data model · ARC-2 Architecture standards and target state	Building systems without unified enterprise models causes architectural fragmentation and costly rework across systems.	Draft baseline architecture principles using the data architecture policy.	GDL-DG-ARC-001 — Data Architecture Policy Comprehensive Data Governance Toolkit – 91 DMBOK-Aligned Templates	60 DAYS
4 Formalize master data stewardship and reference code standards MDM-3 Stewardship workflow · MDM-4 Reference code sets	Inconsistent master data records and undocumented reference codes undermine reporting accuracy across integration flows.	Deploy a standard change request process for master data updates.	GDL-DG-MDM-004 — Master Data Change Request Form Comprehensive Data Governance Toolkit – 91 DMBOK-Aligned Templates	90 DAYS

30 / 60 / 90-DAY ROADMAP

FIRST 30 DAYS

- Gather and record audit evidence for the 12 implemented but unevidenced controls.
- Assign designated business owners and completion target dates to all 23 high priority gaps.
- Institute formal access control procedures and disposal logs for storage and operations.

DAYS 31 TO 60

- Define baseline quality service levels and deploy root cause data cleansing procedures.
- Adopt standard enterprise data architecture policies and data modeling conventions across projects.
- Complete documentation for the 17 partially implemented requirements across technical domains.

DAYS 61 TO 90

- Implement reference data management procedures and configure formal master data change workflows.
- Execute data management training and rollout internal audit procedures for governance maturity.
- Validate certified metric definitions and formalize business glossary repository standards.

Maturity across the standard

Each bar shows how the requirements in one area break down by status, weakest on the left. The score is the average across applicable requirements; the chips count open gaps by priority.

AREAS	STATUS MIX	SCORE	GAPS H · M · L
Data governance and operating model	1 3 4	84%	0 1 3
Architecture, modelling and design	1 6	43%	1 6 0
Storage, operations and security	3 4 1 1	42%	3 4 1
Integration, documents and content	2 1 2 2	64%	2 1 2
Reference and master data	2 1 2	40%	2 1 2
Warehousing, business intelligence and metadata	1 3 1 3	44%	4 1 3
Data quality	2 2 2 1 1	32%	4 2 1
Ethics, AI, people and maturity	3 4 1	19%	7 1 0

■ Not started
■ Planned
■ Partially implemented
■ Implemented, not evidenced
■ Implemented and evidenced
■ Not applicable

WHERE THE NEXT POINTS COME FROM

The score after each kind of work, cheapest first. Gold is what that step adds.

Today		46.2%
Evidence what already runs 12 requirements		51.3% +5.1
Finish what is partly in place 17 requirements		65.7% +14.4
Implement what is planned 11 requirements		79.7% +14.0
Start what has not begun 12 requirements		100.0% +20.3

DOCUMENTS THAT CLOSE THE MOST GAPS

Each bar counts the open gaps that name the document as the way to close them.

GDL-DG-GOV-008 — Data Governance Maturity Assessment Template		2
GDL-DG-MOD-004 — Logical/Physical Data Model Templates		2
GDL-DG-SEC-008 — Data Security RACI Matrix		2
GDL-DG-MDM-001 — Master Data Management (MDM) Policy		2
GDL-DG-DWB-003 — Report & Dashboard Development Standards		2
GDL-DG-DWB-005 — BI Data Quality Validation Procedure		2

All of these are in the Data Governance Toolkit (91 documents).

Every open gap, grouped by what has to happen next

Work from the top. Requirements not yet started or only planned are the ones a certification auditor reaches first; the last group already operates and needs only its records.

HIGH Not started · 12

Start from a documented baseline: adopt and tailor the document named below, then put it into operation.

Ref	Requirement	Area	Owner · target	Closes it
ARC-1	Enterprise data model	Architecture, modelling and design	Compliance Lead	GDL-DG-ARC-003 — Enterprise Data Model Template · GDL-DG-ARC-001 — Data Architecture Policy
STO-4	Defensible disposal	Storage, operations and security	To assign	GDL-DG-STO-006 — Data Disposal & Destruction Procedure · GDL-DG-STO-007 — Data Disposal Log/Register
SEC-2	Access provisioning and recertification	Storage, operations and security	Operations Manager	GDL-DG-SEC-004 — Data Access Control Procedure · GDL-DG-SEC-005 — Data Access Request Form
SEC-5	Data security owned within data management	Storage, operations and security	IT Manager	GDL-DG-SEC-001 — Data Security Policy · GDL-DG-SEC-008 — Data Security RACI Matrix
MDM-3	Stewardship workflow	Reference and master data	Risk Manager 12 Nov 2026	GDL-DG-MDM-004 — Master Data Change Request Form
MDM-4	Reference code sets	Reference and master data	To assign	GDL-DG-MDM-002 — Reference Data Management Procedure · GDL-DG-MDM-005 — Reference Data Standards Register
DWB-3	Certified versus self-service content	Warehousing, business intelligence and metadata	Operations Manager 29 Oct 2026	GDL-DG-DWB-005 — BI Data Quality Validation Procedure · GDL-DG-DWB-004 — Data Mart Request & Approval Form
DQL-6	Root cause versus downstream cleansing	Data quality	To assign	GDL-DG-DQL-010 — Data Cleansing Procedure · GDL-DG-DQL-002 — Data Quality Management Framework
DQL-7	Quality service levels	Data quality	Operations Manager	GDL-DG-DQL-012 — Data Quality SLA Template
CRS-2	AI and advanced analytics governance	Ethics, AI, people and maturity	Operations Manager 29 Oct 2026	GDL-DG-CRS-003 — Data Ethics Policy · GDL-DG-CRS-001 — Data Management Policy (Umbrella)
CRS-6	Data catalogue governance	Ethics, AI, people and maturity	To assign	GDL-DG-CRS-010 — Data Catalog Governance Procedure

CRS-8	Maturity assessment and improvement	Ethics, AI, people and maturity	Risk Manager 10 Dec 2026	GDL-DG-GOV-008 — Data Governance Maturity Assessment Template · GDL-DG-CRS-013 — Continual Improvement Procedure — Data Governance +1 more
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HIGH Planned · 11

Move from plan to implementation. Assign an owner and a date, then put the control into operation.

Ref	Requirement	Area	Owner · target	Closes it
DCM-2	Taxonomy and classification of content	Integration, documents and content	To assign	GDL-DG-DCM-005 — Document Classification Scheme · GDL-DG-DCM-004 — Content Lifecycle Management Procedure
DCM-3	Records retention and legal hold	Integration, documents and content	HR Manager 4 Feb 2027	GDL-DG-DCM-002 — Records Management Procedure · GDL-DG-STO-005 — Data Retention Schedule Template
DWB-1	Certified metric definitions	Warehousing, business intelligence and metadata	To assign	GDL-DG-DWB-003 — Report & Dashboard Development Standards · GDL-DG-DWB-001 — Data Warehousing & BI Policy
MET-1	Metadata strategy and catalogue coverage	Warehousing, business intelligence and metadata	Compliance Lead	GDL-DG-MET-001 — Metadata Management Policy · GDL-DG-MET-002 — Metadata Standards Document
MET-2	Business glossary	Warehousing, business intelligence and metadata	To assign	GDL-DG-MET-003 — Business Glossary Template · GDL-DG-MET-004 — Metadata Repository Management Procedure
DQL-3	Profiling and measurement	Data quality	Operations Manager 26 Nov 2026	GDL-DG-DQL-009 — Data Profiling Procedure · GDL-DG-DQL-004 — Data Quality Assessment Procedure
DQL-4	Monitoring and trend	Data quality	To assign	GDL-DG-DQL-008 — Data Quality Monitoring & Reporting Procedure · GDL-DG-DQL-005 — Data Quality Scorecard Template
CRS-1	Data ethics	Ethics, AI, people and maturity	To assign	GDL-DG-CRS-003 — Data Ethics Policy
CRS-3	Regulatory data requirements	Ethics, AI, people and maturity	HR Manager	GDL-DG-CRS-006 — Regulatory & Compliance Data Requirements Register
CRS-5	Training and awareness	Ethics, AI, people and maturity	HR Manager	GDL-DG-CRS-008 — Data Management Training & Awareness Plan

CRS-7	Internal audit and management review	Ethics, AI, people and maturity	Risk Manager	GDL-DG-CRS-011 — Internal Audit Procedure — Data Governance · GDL-DG-CRS-012 — Management Review Procedure — Data Governance
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MEDIUM Partially implemented · 17

Extend the existing approach to the whole scope and apply it consistently, then evidence it.

Ref	Requirement	Area	Owner · target	Closes it
GOV-8	Measurement and reporting	Data governance and operating model	To assign	GDL-DG-GOV-009 — Data Governance Performance Metrics & KPI Register · GDL-DG-GOV-008 — Data Governance Maturity Assessment Template
ARC-2	Architecture standards and target state	Architecture, modelling and design	Compliance Lead	GDL-DG-ARC-002 — Data Architecture Standards & Principles Document
ARC-3	Architecture review gate	Architecture, modelling and design	To assign	GDL-DG-ARC-005 — Data Architecture Review Procedure · GDL-DG-ARC-006 — Data Architecture RACI Matrix
ARC-4	Data flows	Architecture, modelling and design	To assign	GDL-DG-ARC-004 — Data Flow Diagram Template
MOD-1	Modelling standards and naming	Architecture, modelling and design	IT Manager 24 Dec 2026	GDL-DG-MOD-001 — Data Modeling Standards & Naming Conventions · GDL-DG-MOD-003 — Data Model Review & Approval Form
MOD-2	Models produced before build	Architecture, modelling and design	To assign	GDL-DG-MOD-002 — Data Modeling Procedure · GDL-DG-MOD-004 — Logical/Physical Data Model Templates
MOD-3	Model repository and coverage	Architecture, modelling and design	IT Manager	GDL-DG-MOD-005 — Data Dictionary Template · GDL-DG-MOD-004 — Logical/Physical Data Model Templates
STO-1	Storage standards and service levels	Storage, operations and security	Operations Manager 12 Nov 2026	GDL-DG-STO-001 — Data Storage & Operations Policy · GDL-DG-STO-002 — Database Management Procedure
STO-2	Backup and tested recovery	Storage, operations and security	Risk Manager 24 Dec 2026	GDL-DG-STO-003 — Data Backup & Recovery Procedure
SEC-1	Classification applied to data	Storage, operations and security	Compliance Lead	GDL-DG-SEC-002 — Data Classification Policy · GDL-DG-SEC-003 — Data Classification Matrix
SEC-4	Breach response for data	Storage, operations and security	HR Manager	GDL-DG-SEC-007 — Data Breach Response Procedure · GDL-DG-SEC-008 — Data Security RACI Matrix

INT-2	Interface specifications and contracts	Integration, documents and content	To assign	GDL-DG-INT-004 — Data Sharing Agreement Template · GDL-DG-INT-005 — Data Exchange Protocol Document +1 more
MDM-1	Master data domains identified	Reference and master data	To assign	GDL-DG-MDM-001 — Master Data Management (MDM) Policy · GDL-DG-MDM-006 — MDM RACI Matrix
DWB-4	BI access and load monitoring	Warehousing, business intelligence and metadata	IT Manager	GDL-DG-DWB-002 — BI Data Access & Usage Procedure
DQL-1	Quality policy and dimensions	Data quality	To assign	GDL-DG-DQL-001 — Data Quality Policy · GDL-DG-DQL-003 — Data Quality Standards & Dimensions Document
DQL-8	Quality in integration and BI	Data quality	Compliance Lead	GDL-DG-DWB-005 — BI Data Quality Validation Procedure · GDL-DG-INT-003 — ETL/ELT Design & Approval Procedure
CRS-4	Roles and responsibilities across data management	Ethics, AI, people and maturity	Compliance Lead	GDL-DG-CRS-007 — Data Management Roles & Responsibilities Matrix (Master RACI)

LOW Implemented, not evidenced · 12

Collect and file evidence an auditor can sample. The control is operating; what is missing is the record of it.

Ref	Requirement	Area	Owner · target	Closes it
GOV-2	Governance function and mandate	Data governance and operating model	To assign	GDL-DG-GOV-003 — Data Governance Charter · GDL-DG-GOV-007 — Data Governance Operating Model
GOV-6	Stewardship	Data governance and operating model	To assign	GDL-DG-GOV-005 — Data Stewardship Policy · GDL-DG-GOV-006 — Data Stewardship Role Descriptions & RACI Matrix
GOV-7	Issue management and escalation	Data governance and operating model	To assign	GDL-DG-GOV-010 — Data Issue Management Procedure · GDL-DG-GOV-011 — Data Governance Communication Plan
SEC-3	Non-production copies	Storage, operations and security	To assign	GDL-DG-SEC-006 — Data Masking & Anonymization Procedure
DCM-1	Unstructured content in scope	Integration, documents and content	To assign	GDL-DG-DCM-001 — Document & Content Management Policy · GDL-DG-DCM-003 — Unstructured Data Governance Guidelines
DCM-4	Third-party data handling	Integration, documents and content	To assign	GDL-DG-CRS-009 — Third-Party Data Management Policy

MDM-2	Golden record and survivorship rules	Reference and master data	To assign	GDL-DG-MDM-003 — Golden Record Definition & Rules Document
MDM-5	Downstream consumption	Reference and master data	To assign	GDL-DG-MDM-001 — Master Data Management (MDM) Policy
DWB-2	Report catalogue and ownership	Warehousing, business intelligence and metadata	To assign	GDL-DG-DWB-003 — Report & Dashboard Development Standards
MET-3	Lineage	Warehousing, business intelligence and metadata	To assign	GDL-DG-MET-006 — Data Lineage Documentation Template
MET-4	Metadata change control and use	Warehousing, business intelligence and metadata	To assign	GDL-DG-MET-005 — Metadata Change Control Procedure
DQL-2	Critical data elements	Data quality	To assign	GDL-DG-DQL-007 — Data Quality Rules Register · GDL-DG-DQL-002 — Data Quality Management Framework

How it was scored

STATUS WEIGHTS

Status	Weight	Meaning
■ Not started	0.00	No policy, process or activity exists for this requirement.
■ Planned	0.25	Approach agreed and scheduled, but nothing is in place yet.
■ Partially implemented	0.50	In place for part of the scope, or inconsistently applied.
■ Implemented, not evidenced	0.75	Operating as intended, but you could not prove it to an auditor today.
■ Implemented and evidenced	1.00	Operating as intended, with records an auditor can sample.
■ Not applicable	—	A justified exclusion. Removed from the score - record why in your notes.

READINESS LEVELS

1 • Initial (0%+)

Most requirements are not yet in place. Build the foundations before thinking about an audit.

2 • Developing (40%+)

The programme is under way, with material gaps an auditor would find.

3 • Established (65%+)

Most controls operate. Remaining work is closing specific gaps and evidencing what runs.

4 • Audit-ready (85%+)

Controls operate and are evidenced. Ready for an internal audit and a certification body.

WHAT THIS REPORT IS

BASIS OF THIS REPORT AND LIMITATION OF LIABILITY

This report is the output of a self-assessment. The scores, readiness levels, gaps, analysis and recommendations in this report are derived solely from the information entered by the organization, and have not been independently reviewed, verified, tested or audited by Governance Docs. Governance Docs did not conduct an independent assessment of the organization, its controls or its operations.

The accuracy and completeness of the results depend entirely on the accuracy and completeness of the information provided. Governance Docs gives no assurance, certification or audit opinion, and accepts no liability for any inaccuracy, omission or deviation arising from that information, or for any decision taken, or not taken, in reliance on this report.

The report, including any AI-assisted analysis, is provided for guidance and planning only. It does not constitute legal, regulatory or other professional advice, and it does not replace an independent assessment or a certification audit.

A control that is running but cannot be evidenced scores 0.75, not 1.00. Auditors sample records, not intentions. Closing that distance is usually the fastest route to a higher score.

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YOUR WORKBOOK

The Excel workbook that comes with this report follows the same sections and colours. Dashboard: sections 1 and 2, recalculated live. Assessment: every requirement; change a status and every score, chart and level updates. Remediation Plan: section 3, with owners, dates and progress since this report. How it was scored: this page.

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