

From Signal to Strategy: The New Insurance CFO Agenda

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1. Why Insurance Finance Matters

The Insurance Finance Function is Changing

Finance leaders must translate complexity into disciplined, enterprise action.



Enterprise Impact

Finance's impact is enterprise-wide. CFOs now shape capital allocation, scenario planning, and the mitigation of new risks. The ability to translate data and signals into decisive action positions finance at the heart of value creation and resilience.



Leadership Mandate

The expectations of finance leaders are evolving. No longer is it sufficient to focus solely on controls, reporting, and past financial performance. Instead, finance leaders must be proactive, aligning capital, risk, and strategy amid rising demands from boards, regulators, and markets in order to provide integrated leadership.



Transformation Role

Accelerated volatility requires a non-static approach that can keep up with the pace and scope of executive decisions. Finance must interpret signals in real time and provide guidance for leadership seeking agility and foresight.

Leadership Priorities Shift

Decisions in insurance finance now revolve around moving in the right direction, and at the right pace that optimizes efficiency while mitigating risk.



Decision Velocity

Decision velocity is now critical. Leading organizations empower finance to connect signals, mobilize action, and support enterprise-wide decision-making at pace—without sacrificing accuracy or compliance risk in the process.



Capital Resilience

Capital allocation is now a dynamic, strategic lever. Liquidity, optionality, and resilience are top-of-mind as finance leaders adjust to market volatility, regulatory interventions, and emerging competition for both assets and talent.

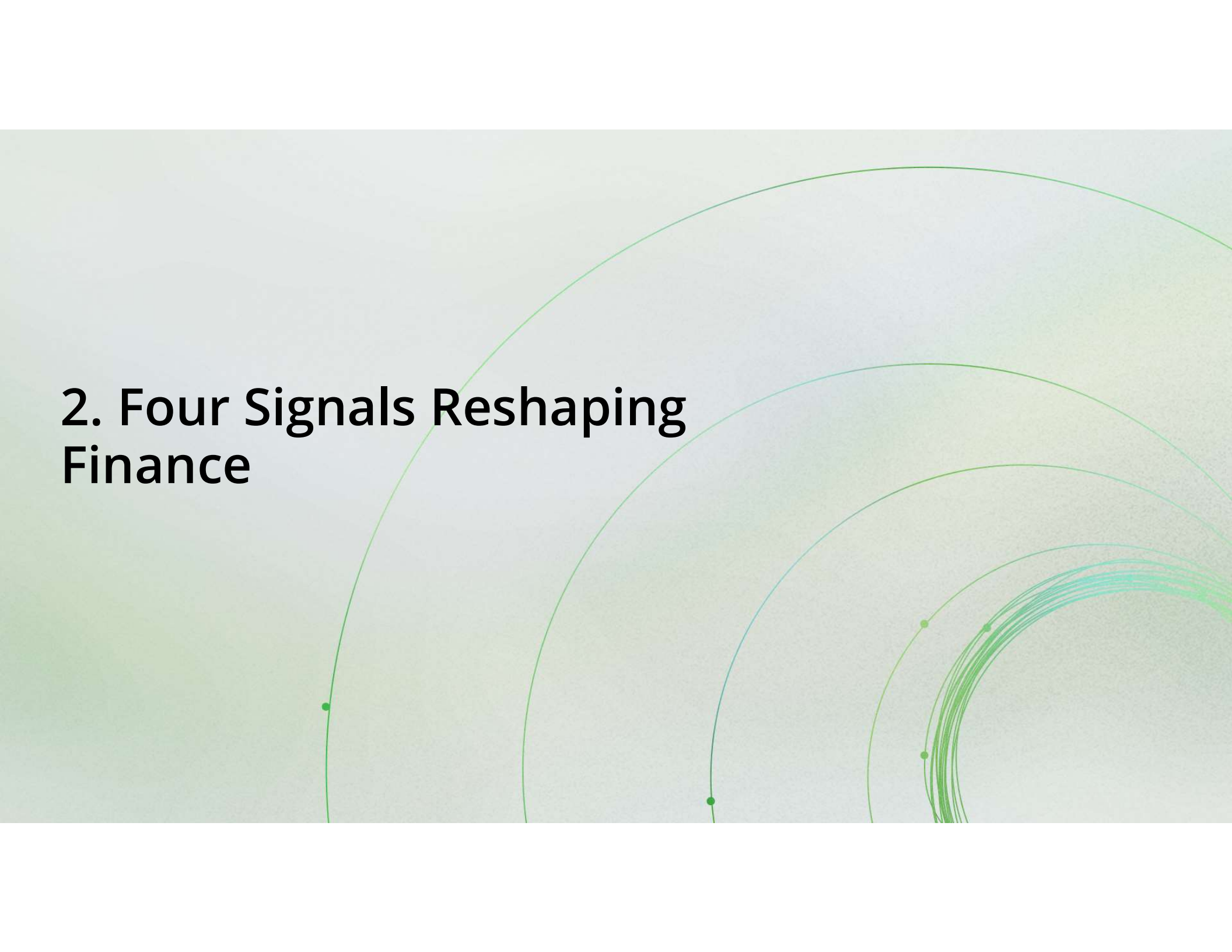


Technology Adoption

AI and data-driven tools bring speed but must be orchestrated with discipline. Adopting technology in finance means balancing innovation with compliance, ensuring that rapid change results in measurable enterprise gains—not avoidable risks.

Leadership priorities emphasize agility, actionable insights, robust capital management, and risk integration amidst regulatory and market pressure.

2. Four Signals Reshaping Finance

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Four Signals Reshaping Finance

Regulatory pressure, capital strategy, faster decision-making cycles, and operational AI impact the risks that need to be managed by the finance function.



Regulatory Pressure

Regulatory complexity is accelerating, with new requirements for disclosures, capital, and reporting technology. Compliance is more than a box to check—it now demands deeper integration into how finance delivers information, aligns people, and manages processes.



Capital Strategy

Reshaping capital strategy is critical. Scenario planning, liquidity management, and investment posture are under constant review, with finance as the architect of resilience amid wider volatility and competition for capital.



Faster Cycles

Cycle times for decisions are shrinking – quarterly decision-making is now often too slow. Finance must enable leaders to act quickly, adapting to new realities with actionable data rather than just concluding the period's numbers after the fact.



Operational AI

AI capabilities are moving from proof of concept into daily operations. Automated forecasting, document review, and close support deliver repeatable value—if paired with clear guardrails for oversight and ownership over outcomes.

Together, these signals force finance to evolve from a reporting function to a strategic partner, driving the business forward at the appropriate velocity.

3. AI - Controlled Value With Appropriate Governance

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AI Creates Controlled Value

Practical AI applications—when supported by people, processes, and data controls—lead to measurable outcomes



Reporting Support

AI can accelerate reporting, help analyze large document sets, and streamline the financial close process. These use cases are effective because they reduce work, enhance quality, and deliver insight within well-understood frameworks.



Planning & Close

AI helps finance teams engage in more efficient analysis, to identify discrepancies and provide scenario planning support during critical close and planning windows—always with oversight to avoid runaway risks or incorrect decisions at scale.



Document Review

Reviewing contracts, underwriting documentation, and disclosures with AI enables faster, consistent identification of issues, supporting precision in reporting, compliance, and audit preparation—especially important as requirements multiply.



Repeatable Value

Value comes from scaling what works, not running endless pilots. Leadership chooses fewer, more repeatable use cases and strengthens governance before broad expansion across the finance function or organization as a whole.

In finance, value creation happens when AI is tightly aligned with controls, repeatability, and strategic business purpose.

Governance Before Scaling AI

Finance organizations must establish robust governance around AI, data, and automation prior to scaling for real business impact.

Data Quality

Robust, standardized data is the foundation. It ensures reliable AI output and prevents compounding errors during downstream reporting, scenario analysis, and regulatory submissions—supporting oversight and clarity at scale.

Auditability

All AI solutions must be auditable by design. Maintaining traceability from input to outcome ensures compliance, enables stakeholder trust, and provides critical evidence during internal and external reviews or investigations.

Human Oversight

Finance teams must remain in the loop. Human review, model validation, and clear accountability prevent hidden risks and maintain control when deploying automation, especially in judgment-focused activities like reserves or capital.

Ownership

Ownership is non-negotiable. Assigning clear business and technical accountability for AI initiatives prevents drift, silos, and ambiguous responsibility—essential as adoption scales across the finance enterprise ecosystem.

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4. Finance Translates Signals Into Strategy

Finance as Strategic Translator

Finance must evolve from reporting results to translating data into meaningful actions that drive enterprise priorities.



Report the Past

The historical view remains important and informs lessons learned. But finance can't pause at reporting. Past metrics must enable forward-looking strategies that prevent repetition of avoidable risks or missed opportunities.



Explain the Present

Today's imperative is to contextualize data, identify the narrative behind the numbers, and clarify emerging risks. Explaining the present helps the enterprise understand not only what happened, but why—and what's most likely to impact near-term decisions.



Shape the Future

A true partner anticipates what's next. Finance leaders now actively shape the decisions that determine capital deployment, business priorities, and competitive response, orchestrating insight between functions and driving alignment.

The finance function's ability to shape the future is the critical link between business strategy, risk appetite, and value protection.