

Deloitte.

Deloitte
Insurance
Week 2026

Technology Enablement
in Insurance

May 11th 2026



Meet our Presenters



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Finance Transformation Enabled by Technology

Advancing Finance into a dynamic capability

Technology and digital disruption are creating an unprecedented opportunity for Finance to perform and be valued as far more than a supportive function. Data, tech, automation and AI are unleashing disruptive performance levels across every business domain—finance included.

What's more, organizations can't fully evolve until finance is modernized. This all means **organizations have a once-in-a-generation opportunity to rethink finance**. To continue to deliver smarter and faster on the fundamentals—but also **to transform it from a traditional, responsive, transactional function into something more akin to a dynamic core capability**.



Our Finance Transformation Services

Guidance for wherever you are in your journey

Deloitte helps clients modernize Finance to transform into a dynamic driver of real-time insight and value, enabling the entire enterprise to evolve faster.

Finance and vision strategy

When the stakes are high, incremental change may not be enough. It may be time for a change in direction that advances the finance organization to become an agile value driver for the broader business. Whether you're navigating regulatory changes, managing a crisis or going public, we can help you define and implement finance strategies and agile operating models built with outcomes in mind.

Business insights and foresight

Insight and foresight are key to developing an agile finance capability that supports business decisions. Enabling more accurate planning, improved forecasting and next-gen scenario planning—while supporting the business's most impactful decisions—means using predictive technology to anticipate what's next. This can help your business respond, recover, and thrive in times of disruption.

Cash and capital planning

Efficient working capital management is integral to financial and operational health. No matter how well-run your organization is, there likely are working capital improvement opportunities. Whether you need to invest in new markets, prepare for mergers or acquisition prospects, or build resilience in uncertain times, we're here to advise on ways your organization can enhance its processes, policies, procedures and technology to enable improved working capital.

M&A finance

M&A can serve as a catalyst for organizations, and finance in particular, to embark on a transformation journey. We have deep experience in both M&A and Finance Transformation—and can work with your organization through all aspects of a transaction to choose the desired path for Finance to keep potential risks and costs in check for a successful Day 1 while setting a foundation for agility and strengthened capability.

Finance operating model of the future

Deloitte can help you seek a more agile, responsive and value-adding Finance capability that can act as a strategic partner to your business. We can help you implement a new Finance operating model through an intentional, integrated journey that enables adoption of new technologies, embeds performance-shifting capabilities, and evolves the future of work (work, workforce and workplace).

Finance operations and technology transformation

To advance Finance as a capability, it's critical to develop an efficient tech strategy, connecting disruptive technologies that modernize the financial core. You can achieve this by modernizing your ERP and last-mile systems to unlock value, reduce operating costs, clean up master data, and harmonize the way Finance supports the business—now and in the future.

Finance industry-specific solutions

We offer specialized, demonstrated industry services and solutions to help organizations enhance their capabilities in Finance when and where they're needed, on an industry-by-industry basis. This can help you identify when your finance capabilities are fit for purpose given nuances across sectors and geographies.

Finance risk and regulatory management

Fast-changing global markets demand organizations have financial stability, agility and liquidity. The desired outcomes depend on continuous rigor in governance and processes that drive new capabilities across Finance. In your effort to gain competitive advantage and become more trustworthy, resilient and secure, we help you effectively navigate potential finance and operations risks, as well as opportunities.

Where Finance Teams Are Feeling the Pain

Common Problem Statements Across Insurance Finance Organizations

Reporting

Finance Teams struggle to standardize and automate executive reporting (Board, CFO, static reports, and visualizations).

Required data is typically spread across core financial systems and disparate corporate data sources, yet report production remains manual, fragmented, and reliant on ad hoc data stores – making consistency, governance, and scalability difficult to achieve.

Integration

Finance Teams often operate across fragmented finance data landscapes – spanning core financial systems, business unit platforms, and corporate data sources – resulting in point-to-point integrations and manual data movement to support consolidation related processes.

As transaction volumes and regional complexity grow, these integration patterns become fragile, IT-dependent, and difficult to scale, slowing both the financial close and downstream reporting.

Intercompany

Several legal entities operate outside the core financial system and lack consistent transaction tagging and policy-level intercompany identification. As a result, Finance Teams are unable to reliably identify, reconcile, and eliminate intercompany activity at a granular level – forcing manual intervention at the most critical point of the financial close.

Aptitude Software Solution

Fynapse



Three questions for you

1

How long is your close – and what does that cost you in decisions you can't make yet?

2

If you acquired a book tomorrow, how long until it's in your ledger?

3

Is your finance data “clean” enough – granular, real-time, lineage – to feed AI?

Reinsurance runs in real time.
Now you need your finance to.

Reinsurance operates in real time

Underwriting
Capital developments
Risk movements

Your finance needs better than..

Limited real-time exposure visibility
Pricing without profitability
Multiple ledgers and systems
M&A increasing complexity
Manual reconciliation

Your ERP was
built for
reinsurance
finance of
another era.

ERP was built for

- Batch processing
- Periodic reporting
- Stable operating environments

Your **business complexity** and **AI requirements** are
exposing those limitations

Finance needs

- Real-time finance
- Event-level processing
- AI-driven decision making

Introducing the Finance ERP

1

Event-level
financial processing

2

Real-time P&L

3

Embedded control
and auditability

4

AI-ready
architecture by
design

Say goodbye to: Long ERP programs, high cost,
technology outdated before go-live

Fynapse, the AI- Native Finance ERP.

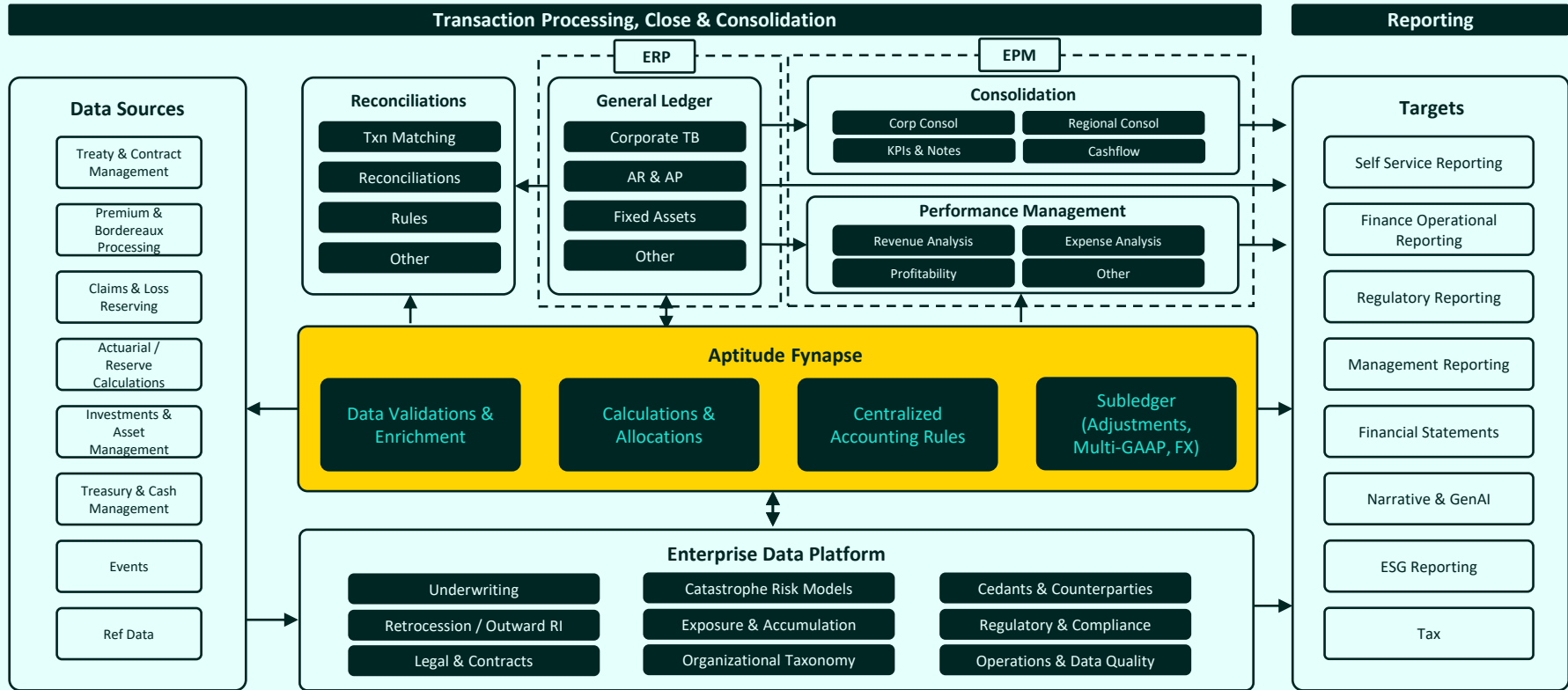
Your System of Record
Your System of Action

- Enterprise trust, governance & regulatory credibility
- AI-native, composable, modern UX
- Real-time data & intelligence
- Finance-controlled, auditable
- Insurance experts with industry accelerators
- Fast to deploy

Fynapse in the Architecture



by Aptitude

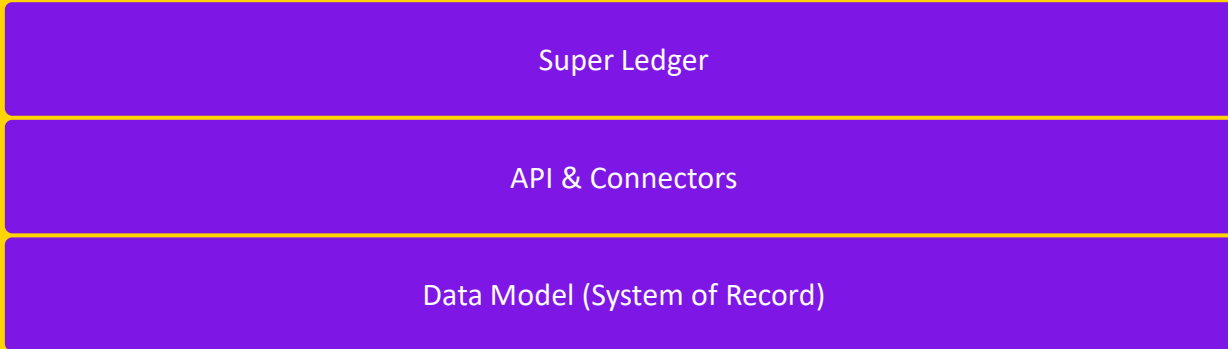


Focussed on outcomes, not replication of modules

Recognize Assumed Premium	Pay Losses to Cedants	Cede Premium to Retrocessionaires	Collect & Account for Retrocession Recoveries
Set & Release Loss Reserves	Close the Accounting Period	Manage Collateral & Trust Obligations	Attribute Investment Income to the Business
Settle & Commute Contracts	Produce Statutory & Regulatory Filings	Report Segment & Legal Entity Performance	Consolidate & Close the Group

Real-time Super Ledger providing single source of truth to the platform and beyond

Designed for integration via a single unified interface



AI Inside, not integrated as an after-thought

>>
Search...
K
English (UK)
t

Trial Balance
Export

Data type

Previous Period End

Fiscal calendar

Aptitude GB Fiscal C...

Currency

GBP

Filter

Attributes

2 attributes selected

1. Fund

2. Region

Trial Balance

Dates: As of 31/03/2026

Units: GBP in Whole number

Negative number format

Minus sign

Columns

- Debits
- Credits
- Balance

Units

Whole number

Decimal places

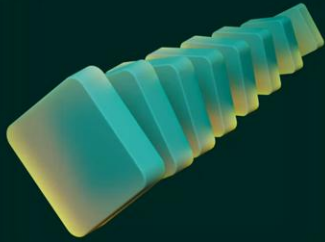
3

	Debits	Credits	Balance
▶ Balance Sheet	1,128,996,355.490	-1,128,825,204.910	171,150.580
▶ Income Statement	90,486,575.140	-90,931,060.000	-444,484.860
Total	1,219,482,930.630	-1,219,756,264.910	-273,334.280

Accounting Rules Navigator

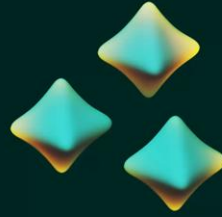
Event Mappings	Posting Components	Account Lookups	Accounts
<p>Event Type <input type="checkbox"/> All</p> <p>Reinsurance Code <input type="checkbox"/> All</p> <p>CLAIM_APPROVED <input type="checkbox"/> In (Ceded) <input type="checkbox"/> In (Assumed, Direct)</p> <p>CLAIM_SETTLED <input type="checkbox"/> In (Assumed, Direct) <input type="checkbox"/> In (Ceded)</p>	<p>Posting Component <input type="checkbox"/> All</p> <p>Posting Pattern <input type="checkbox"/> All</p> <p>ASC944_CLAIM_APPRO... <input type="checkbox"/> CR <input type="checkbox"/> DR</p> <p>Type: ASC944_CLAIM_APPROVED_PAYABLE</p> <p>Description: Direct/Assumed Claim: Claim Approved</p> <p>Journal Type: Perm</p> <p>Accounting Base: ASC 944</p> <p>ASC944_CLAIM_APPRO... <input type="checkbox"/> CR <input type="checkbox"/> DR</p> <p>ASC944_CLAIM_SETTLE... <input type="checkbox"/> CR <input type="checkbox"/> DR</p> <p>ASC944_CLAIM_SETTLE... <input type="checkbox"/> CR <input type="checkbox"/> DR</p>	<p>Posting Code <input type="checkbox"/> All</p> <p>Bank <input type="checkbox"/> Case Reserve <input type="checkbox"/> Claims Due and Unpaid <input type="checkbox"/> Reinsurance Recoverable</p> <p>Insurance Product: In (Term Life, Whole Life, ...)</p> <p>Insurance Product: In (Travel, Homeowner, FL, ...)</p> <p>Insurance Product: In (Term Life, Whole Life, ...)</p> <p>Type: In</p> <p>Values: Term Life, Whole Life, Universal Life, Fixed Annuities, Variable Annuities</p>	<p>Account <input type="checkbox"/> All</p> <p>122000 - Account_1220... <input type="checkbox"/></p> <p>150000 - Account_1500... <input type="checkbox"/></p> <p>235100 - Account_2351... <input type="checkbox"/></p> <p>235300 - Account_235... <input type="checkbox"/></p> <p>235600 - Account_235... <input type="checkbox"/></p>

What this changes for reinsurance



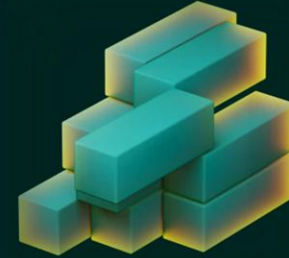
Continuous Capital Intelligence

No more quarterly guesses about where your capital is working. With every treaty, cedant, and peril posting in real time, risk-adjusted return on capital is always current



Parametric-Native Settlement

When the trigger fires, the books close automatically. Event-driven accounting means parametric and index-based structures settle without manual loss processing, reserve estimation, or bordereau lag



The Transparent Reinsurer

Make financial performance a product, not a report. Offer cedants, retrocessionaires, and capital partners a live window into treaty performance, reserve development, and recoveries, on demand, always current, always explainable

Operational Efficiency Gains, Strategic Acceleration and Cost Avoidance

25%

Reduction in
finance OpEx

75%

of time saved on set
up vs. previous
products

X4

Close periods
4 times faster

3,000+

**Reclaim 3,000+
days annually for
high-value work**

3yrs

Shorter cloud GL
program

**AI-
ready**

Accelerated time-to-value:

M&A consolidation from **2 years to < 5 months**

A top-five US health insurer needed to integrate a major acquired book of business.

The original estimate: 2 years and \$100M+

Fynapse reduced the integration timelines lowered cost, and delivered measurable ROI

<5mths

to integrate, accelerating
Time-to-Value

261%

ROI from accelerated
onboarding of acquisition

30M

Journal lines processed per
per day

Your trusted transformation partners

Deloitte.

Implementation and Reinsurance
subject matter experts.

X

◆ Fynapse

The AI-native Finance ERP with 40+
years finance heritage

300+

Trained consultants

200+

Projects delivered

X4

Faster close and more
operational savings

◆ Fynapse

by Aptitude

Three questions to leave you with.

If any of them sting, come talk to the team we're here all week.

[Fynapse.app](https://fynapse.app)

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