

EXECUTIVE Q&A

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The stakes are high because the business is built on trust.

KARI EMTER

Head of People & Culture

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Kari Emter, Head of People & Culture at Allianz Technology of America, has spent her career inside the gap between what organizations seek to transform and what their cultures are equipped to sustain. In this interview, she speaks from that perspective, exploring how culture, leadership, change management, and people development enable performance, efficiency, and responsible AI adoption. AI-related activities discussed are understood within the context of Allianz Group's responsible AI principles and governance frameworks.

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WHERE DO YOU SEE CULTURE MOST OFTEN UNDERMINING COST AND PERFORMANCE INITIATIVES, EVEN WHEN THE STRATEGY ITSELF IS SOUND?

Ms. Emter: The challenge is that humans are remarkably consistent. Even when a strategy is sound, people fall back on familiar habits. That is especially visible in AI adoption, where the strategic case is clear, but the cultural work matters: helping people move from uncertainty toward informed, responsible engagement. In insurance, the stakes are high because the business is built on trust. For us, any AI deployment must be grounded in strong governance and ethical frameworks, consistent with Allianz Group's responsible AI principles.



Organizations that sustain performance make continuous improvement an operating principle, not a project-phase mentality.

— KARI EMTER

02

WHAT BEHAVIORS IN LARGE INSURANCE ORGANIZATIONS MAKE SUSTAINED EFFICIENCY OR TRANSFORMATION HARDER?

Ms. Emter: Short-termism is probably the most persistent one. Most large organizations are still fundamentally structured around annual cycles—annual priorities, annual performance reviews, annual budgets. That rhythm is not inherently wrong, but it creates a bias toward decisions that show results within the year, which is not always where the most important gains live.

If you are genuinely transforming how work gets done—embedding AI into operating processes, reshaping how teams are structured, building new capabilities—that work plays out over a longer arc. The results may not be fully visible by the end of the fiscal year, and in an environment where leaders are evaluated and rewarded on annual performance, there is a real pull toward doing what delivers now

rather than what builds the foundation for sustained performance later.

Allianz Technology operates within a broader organization with a strong track record of long-term performance—sound financials, consistent growth, genuine institutional resilience. That history gives us something to point to. It demonstrates that the long-term orientation has worked. But it also requires leadership discipline to hold that orientation in a world that keeps pushing toward the short run. The discipline to evaluate AI initiatives, transformation programs, and operating model changes over the timeframes in which they actually prove themselves, rather than the timeframes that are easiest to measure, is one of the more demanding things a leadership team can do.

03

COST PROGRAMS SOMETIMES FOCUS ON SPEND, NOT HOW WORK GETS DONE. FROM A PEOPLE & CULTURE PERSPECTIVE, WHAT NEEDS TO CHANGE FOR THOSE EFFORTS TO STICK?

Ms. Emter: The mindset shift that matters most is moving away from the idea that transformation is something you complete. There is no finish line. Consumer expectations keep rising, competition keeps evolving, and new capabilities keep emerging. The organizations that sustain performance are the ones that have made continuous improvement a genuine operating principle rather than a project-phase mentality.

What that requires culturally is a shift in how people and teams think about their relationship to change. Rather than waiting for direction from the top, we are working within Allianz Technology of America to build a culture where people are actively looking for opportunities — going to the internal customers we support and understanding their challenges before they have even fully articulated them, then bringing solutions proactively. That consultancy orientation, where the team is not just a delivery function but a genuine partner in identifying where things can work better, changes the dynamic considerably.

We also have to create the structural conditions for that kind of thinking to flourish. That means dedicated time for learning and experimentation, forums where people are sharing what is working across different parts of the organization, and recognition programs that celebrate the people driving innovation rather than just the people managing what already exists. When people see their colleagues being recognized for finding a better way, and when they see that the organization is genuinely investing in giving them the tools and time to do that, the culture begins to move on its own momentum.

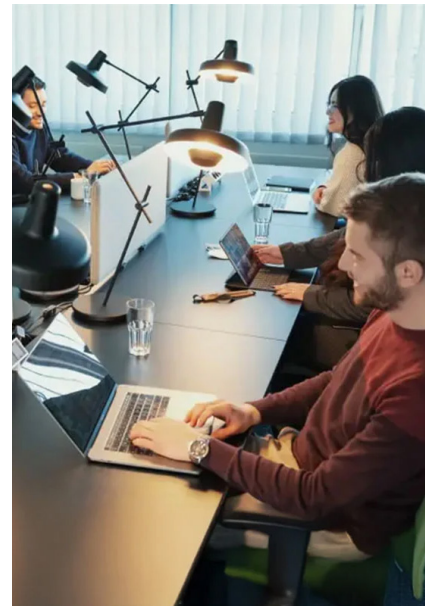
04

WHAT IS ONE ASPECT OF INCENTIVES OR DECISION-MAKING THAT WOULD HAVE THE GREATEST IMPACT?

Ms. Emter: I would push decision-making closer to where the work actually happens — to the people closest to our customers and the problems being solved. That is where the clearest signal lives, and where meaningful innovation originates.

In large organizations, important decisions often travel up the hierarchy before they travel back down, and something gets lost. The person working directly with an internal customer, who understands their constraints and needs, often has a clearer view of where AI or a process change could responsibly create real value. Giving those people the authority, tools, and confidence to act is not just good for morale. It is the fastest path to decisions that improve cost and performance in ways that hold.

When those insights flow back into how the organization sets priorities and designs its operating model, you get a more accurate picture of where the real opportunities are. That cycle—from the front line to the strategy and back again—is where sustained performance actually comes from. **IQ**



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