EXECUTIVE SUMMARY

Based on 73 responses from corporate, insurance, reinsurance, brokerage and advisory firms, the survey reveals a clear strategic shift toward greater integration of risk, insurance and capital. Data, governance and decision-making frameworks, however, have not yet evolved at the same pace.

Key Findings

Organizations are moving beyond traditional insurance purchasing toward resilience, capital efficiency and integrated risk financing.

Current Reality

Executive attention remains focused on insurance execution, while broader integration remains an emerging agenda.

Future Priorities

Data-driven insights, capital efficiency, structured risk financing and closer Risk-Insurance-Finance alignment will define the next phase of development.

Current vs. Future Priorities

The focus is shifting from insurance execution toward integrated risk-financing and capital decision-making.

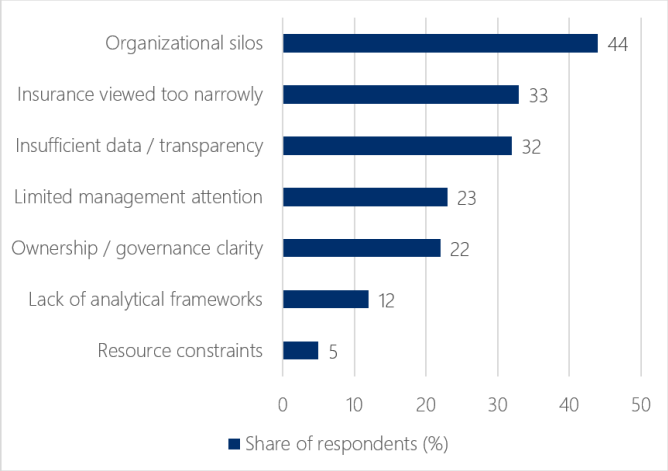
Today	→	Future
Insurance placement	→	Capital efficiency
Market conditions	→	Data & analytics
Captives	→	Structured risk financing
Insurance management	→	Risk-insurance-finance alignment

Integration Gap

Two-thirds report regular joint discussions on risk, insurance and capital, yet gaps remain between insurance decisions, capital allocation and board decision-making.

Primary Barriers

The challenge is organizational, not technical. Organizational silos, limited transparency and narrow perceptions of insurance are viewed as more significant obstacles than technology or resources.



Strategic Direction

88% of respondents expect

closer integration, stronger governance and a broader strategic role for insurance and risk financing.

Expanding Role of Insurance

Insurance is increasingly viewed as a resilience, financing and capital-management tool rather than solely a transfer mechanism.

Executive Implications

1. *Who owns retained risk?*
2. *Are insurance decisions connected to capital allocation and risk appetite?*
3. *Does the right risk information reach the board early enough?*
4. *Can transfer, retention and alternative financing be compared on a common economic basis?*

Bottom Line

The strategic convergence of risk, insurance and capital is well underway. Organizations that connect governance, analytics, insurance and capital allocation through an integrated framework are likely to achieve greater resilience, stronger decision quality and improved capital efficiency.

For further information, download the full report at www.lat47advisors.com or contact us at info@lat47advisors.com.

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