

LAT47°
ADVISORS
HELPING LEADERS MAKE BETTER DECISIONS IN RISK, INSURANCE & CAPITAL

LAT47 Executive Perspectives 2026
From Convergence to Better Decisions

The Evolving Strategic Role of Insurance, Capital and Resilience

Independent Executive Advisory by Latitude 47 Advisors

Munich | September 24, 2026

According to 88% of respondents, insurance is expected to play a broader strategic role in risk, capital and resilience decisions

Key finding:

Insurance is becoming part of a broader risk, capital and resilience agenda.

Survey base: 73 respondents | 42% Corporate / Industry

Current Focus

- *Market Conditions*
- *Captives/ART*
- *Program Structures*

Main Barriers

- *Silos*
- *Fragmented Governance*
- *Limited Transparency*

Future Focus

- *Analytics*
- *Capital Efficiency*
- *Integrated Decision-making*

88% of respondents

expect a broader role for insurance

- *Integration of Risk, Insurance & Finance*
- *Strategic Use of Insurance*
- *Governance & Decision Quality*

Executive Implication:

The opportunity is not more insurance. It is better integration.

Organizations that connect risk, insurance, capital allocation and governance are more likely to improve resilience, decision quality and capital efficiency.

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A broad market consensus is emerging despite differing perspectives, and the strategic debate has moved ahead of organizational reality

Survey Focus & Key Insight

73 participants

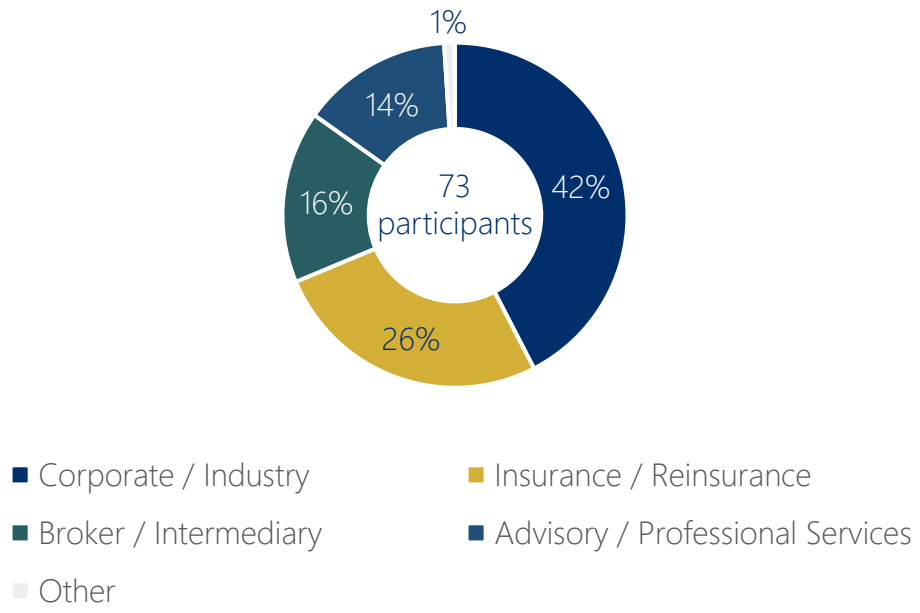
ONE STRATEGIC QUESTION:

How is the relationship between risk, insurance and capital changing?

ONE CENTRAL MESSAGE:

Strategic direction is changing faster than organizational integration.

Participant Mix



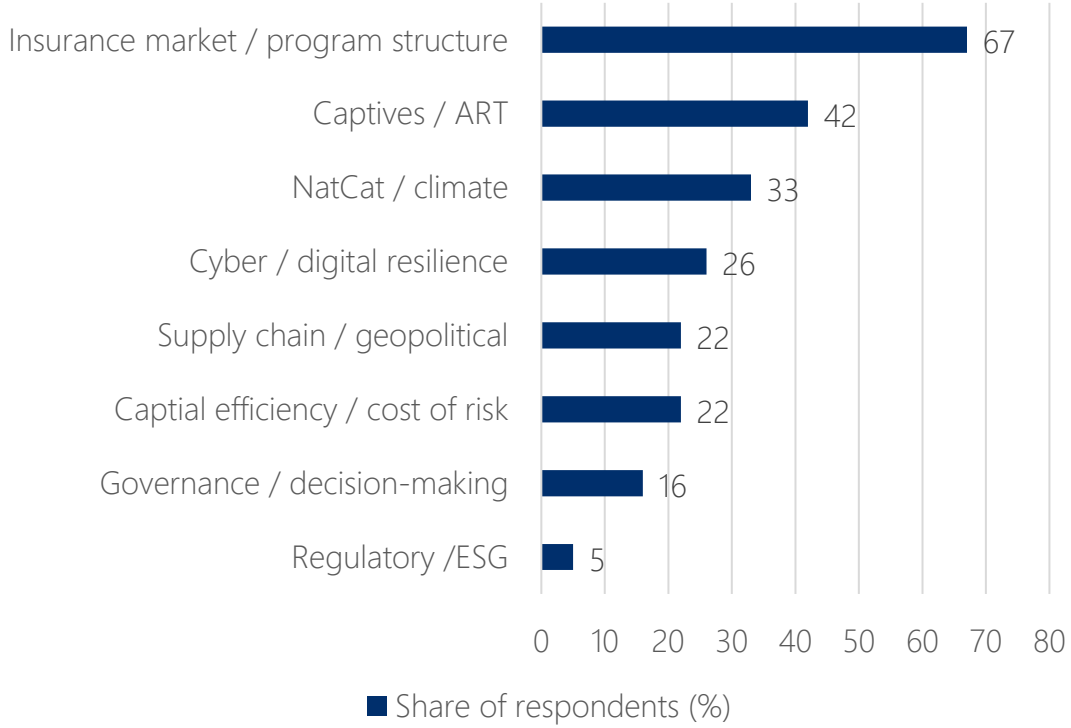
Methodology & Limitations

73 completed anonymous Typeform responses. Mixed respondent population. Multi-select questions do not sum to 100%. Germany vs. international comparison excluded because the export does not reliably identify response wave.

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Organizations are moving beyond risk transfer towards integrated risk-financing and capital-management decisions

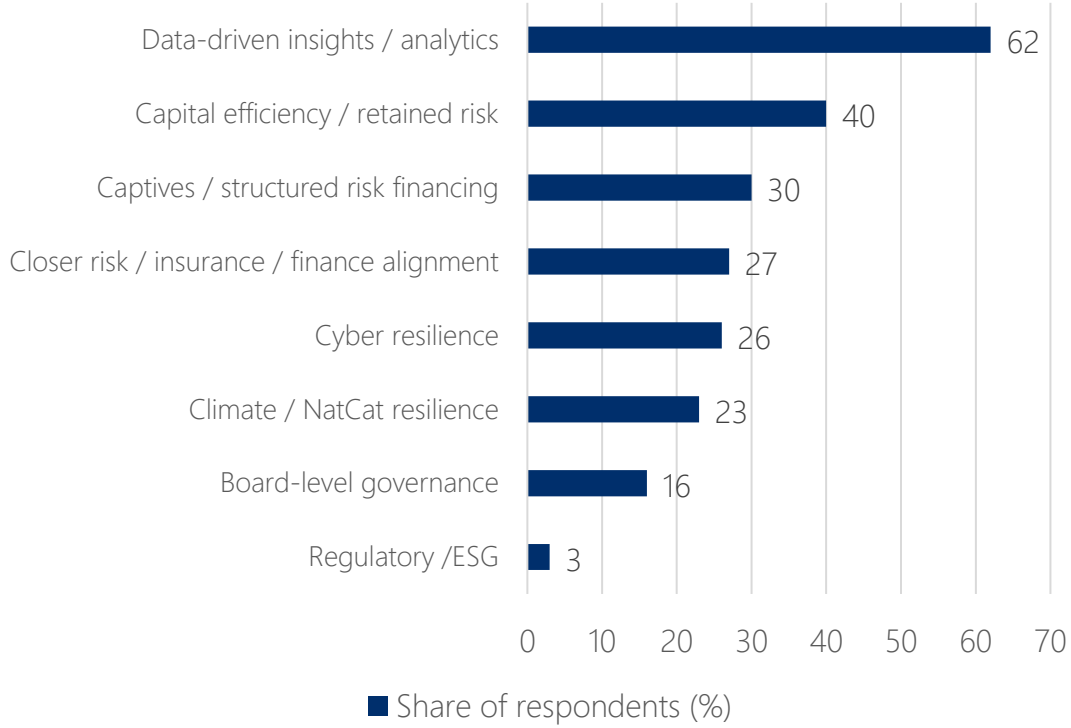
Current Priorities



Joint discussion: 3.9 / 5 | 66% rate it 4 or 5

The conversation is happening – but integration remains incomplete.

Future Strategic Priorities



What will shape the next phase?

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The findings suggest that insurance is evolving from an operational function into a strategic enabler of risk, capital and governance decisions

Current Focus		Future Focus
Insurance Market	→	*Data & Analytics*
Captives/ART	→	*Capital Efficiency*
Program Structure	→	*Governance*
Risk Transfer	→	*Risk Financing*
Execution	→	*Decision Quality*

The focus is shifting from managing insurance programs to optimizing risk-financing decisions.

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Strategic ambition is rising faster than organizational connectivity

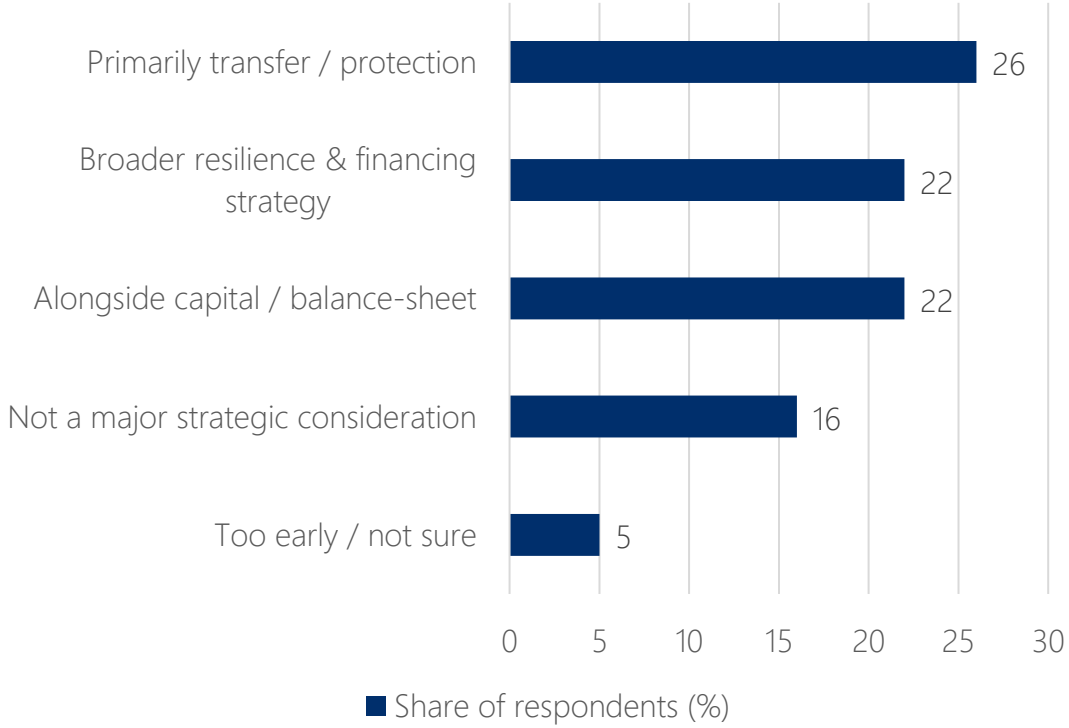
Key Interface Gaps



Joint discussion: 3.9 / 5 | 66% rate it 4 or 5

The conversation is happening – but integration remains incomplete.

Role of Insurance Today

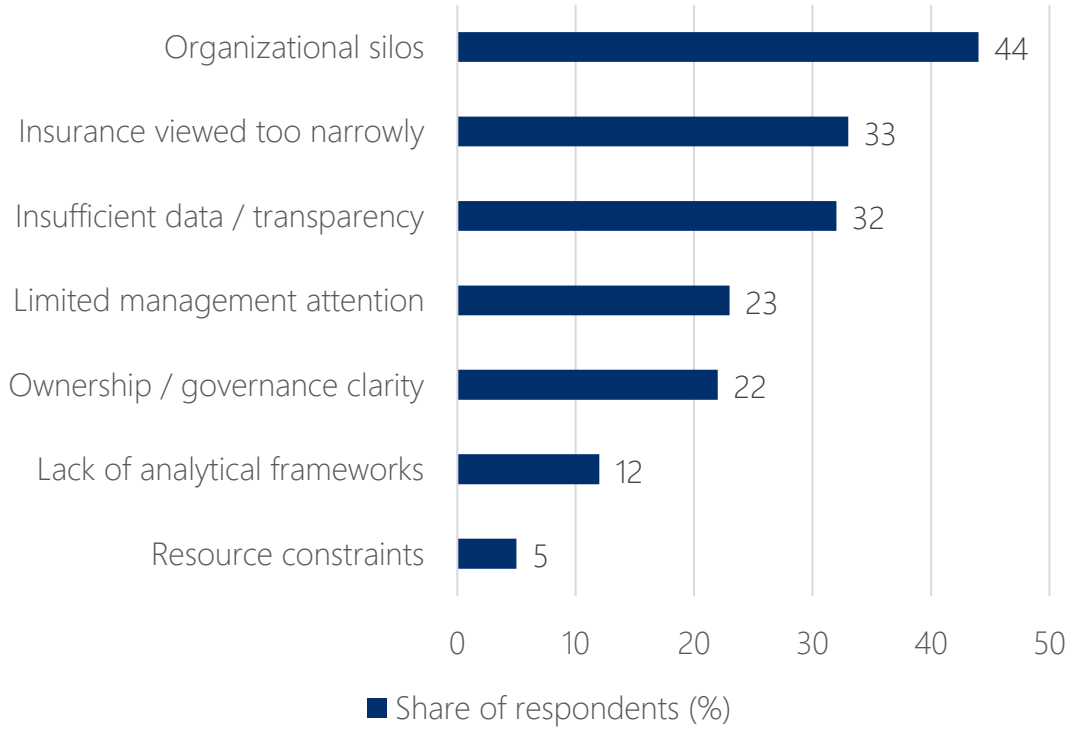


Insurance is moving beyond pure risk transfer.

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Organizations largely agree on the destination, but execution remains the key challenge

Barriers to Integration



The biggest barriers are organizational and informational.

Strategic Direction

One clear signal from the market:

88%

of respondents agree

Future relevance will be driven by:

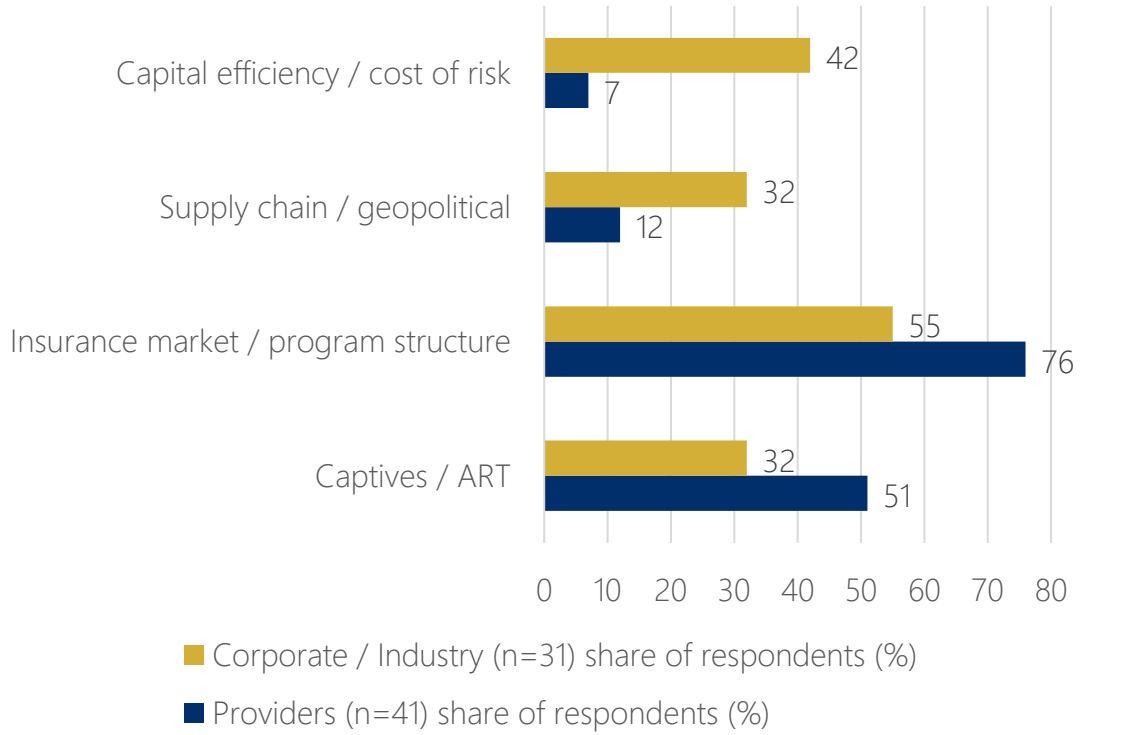
- ***Closer integration***
- ***Strategic importance of insurance***
- ***Clear governance & decision-making***

There is broad consensus on the future direction.

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Despite differing priorities, corporates and providers share a common strategic direction

Different current Priorities: Corp. vs. Providers



Descriptive comparison only; not statistically representative.

Buyers and providers: same destination, different priorities.

Corporates	Providers
capital efficiency	insurance structures
business resilience	market mechanisms

Shared Direction

Integration of
risk, insurance and finance

Alignment Challenge

Different perspectives on
how value is created

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Boards must move from oversight of risks to integration of decisions

Questions for Boards

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

The issue is no longer whether risk, insurance and capital are strategic topics. They are. The harder question is whether organizations have governance, data and decision frameworks to connect them.



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Lat47 Perspective

The future is not more insurance. It is better integration.
The direction is clear. Execution is the challenge.

1. ***The debate has moved beyond insurance.*** *Risk, insurance and capital are increasingly viewed as interconnected components of resilience, capital efficiency and strategic decision-making.*

2. ***Strategic intent is ahead of organizational reality.*** *The survey indicates broad support for greater integration, but governance, data and decision frameworks have not evolved at the same pace.*

3. ***Competitive advantage will come from integration.*** *Organizations that connect risk, insurance, capital allocation and governance are likely to make better-informed and more economically efficient decisions.*

The challenge is no longer recognizing the opportunity, but building the organizational capabilities required to capture it.

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