

**50** companies surveyed in **10 European countries**



Capital optimisation is high on firms' agenda across Europe



**90%** of companies will consider capital optimisation techniques in the **next 5 years**

Capital optimisation strategies are getting to a new level



Capital optimisation techniques being considered aim at reducing risk margin size and volatility, **extending contract boundaries, taking into account risk diversification**



Companies are considering developing **less capital intensive products**

Capital management organisation and governance is a work in progress



**60 percent** of capital management departments/committees report to CFOs



Less than **50%** of respondents have a dedicated, standalone capital management department

Communication on Solvency II capital is a current area of challenge

**50%** of companies consider that stakeholder

communication is a shortfall in their



current capital modelling processes

