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The paper highlights economic capital as a risk management tool that unifies capital calculation techniques across all financial services firms and conglomerates, irrespective of their line of operation. Keywords Economic capital, Solvency 2, stochastic model, risk management, financial risk, longevity risk, asset allocation strategies, conglomerates. 1. Introduction Financial services rms
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Economic capital is the amount of capital that a firm, usually in financial services, needs to ensure that the company stays solvent given its risk profile.

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