

22nd Melbourne Money & Finance Conference 2017

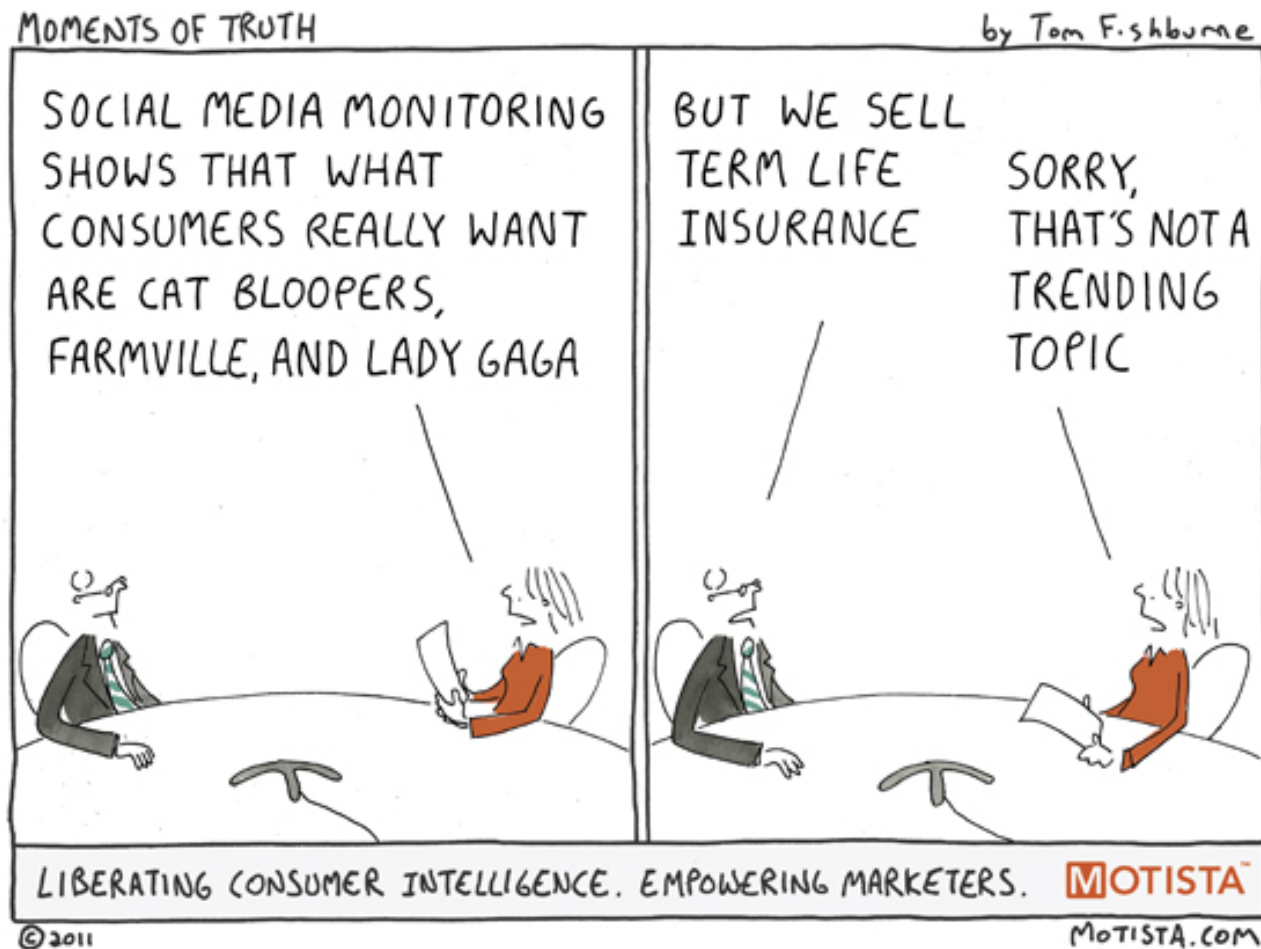
*EVOLUTIONARY TRENDS IN THE AUSTRALIAN
FINANCIAL SECTOR*

Monday 10th and Tuesday 11th July 2017

Australian Centre for Financial Studies
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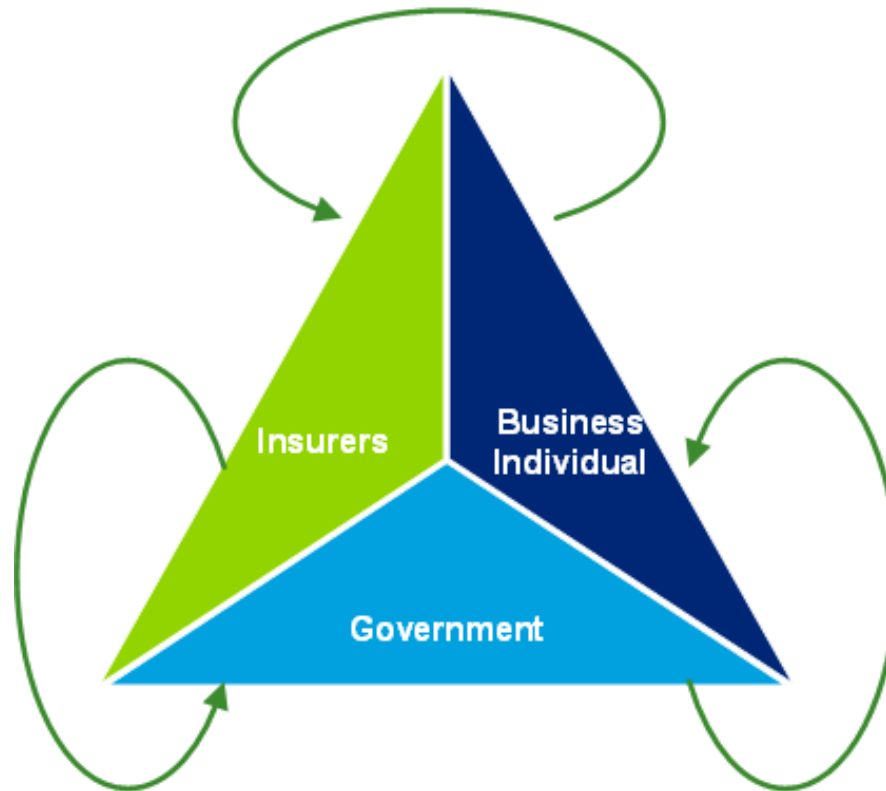
Insurance: Business Model Challenges



Insurance: Business Model Challenges

Principles for allocating risk

- Risk is allocated and pooled within the economy
- Risk is allocated towards those best placed to manage it
- The market provides price signals to encourage an efficient allocation of risk



Insurance: Business Model Challenges

THE INTERNET OF CARS



Insurance: Business Model Challenges

Insurance Value Chain



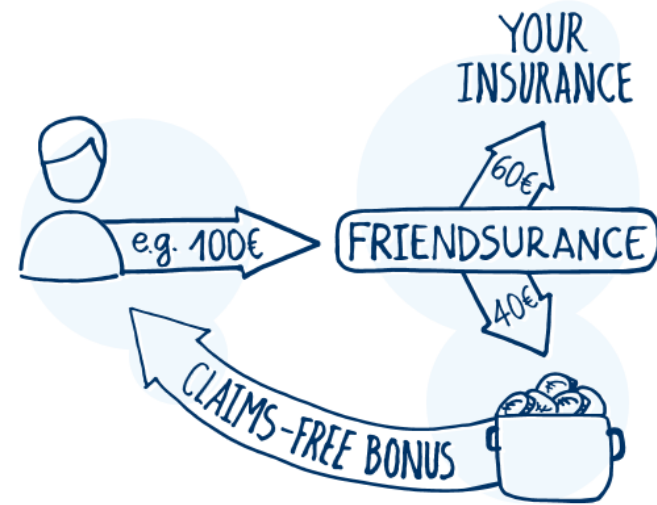
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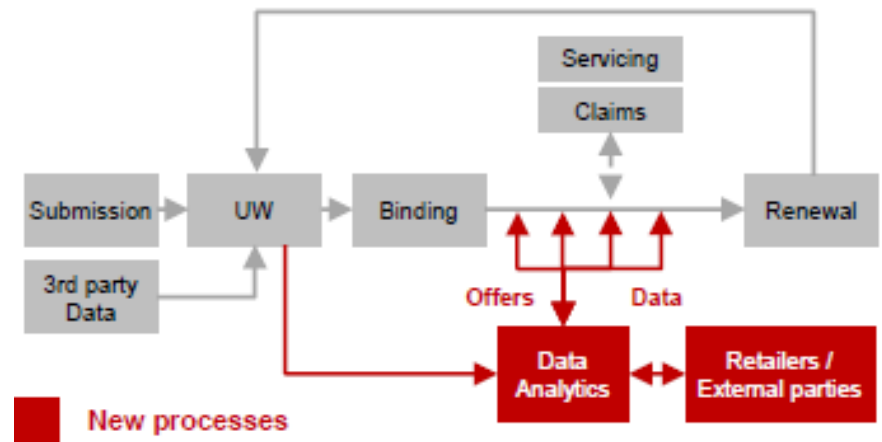
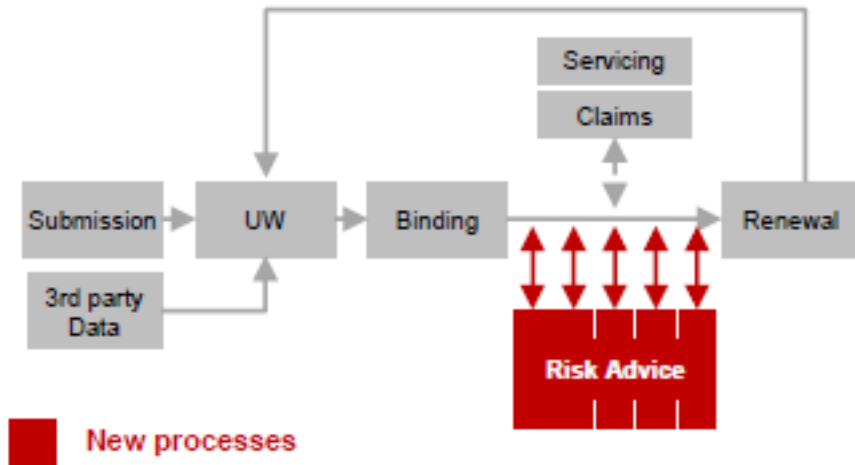
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Australian Mutual Provident Society, 1849



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Sources

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