

# **GENEVA ASSOCIATION**

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**General Assembly, Zurich May 2000**

**Rethinking Risk Management:  
The Combination of Financial and Industrial Risks**

**(Filomeno Mira, MAPFRE SPAIN-)**



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# **OPERATIONAL DOUBTS**

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- **Underwriting**
- **Loss adjusting**
- **Legal and fiscal frameworks**



# REFLECTIONS

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- **Traditional insurance**
- **Additional services**
- **Natural Catastrophes**
- **Agricultural Risk**
- **Solutions for small and medium-sized industries**
- **New kinds of actuaries**
- **New Risk Managers**



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# **FINAL REMARK**

- **Capital**
- **Information**
- **New techniques**
- **Specialized subsidiaries**



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