



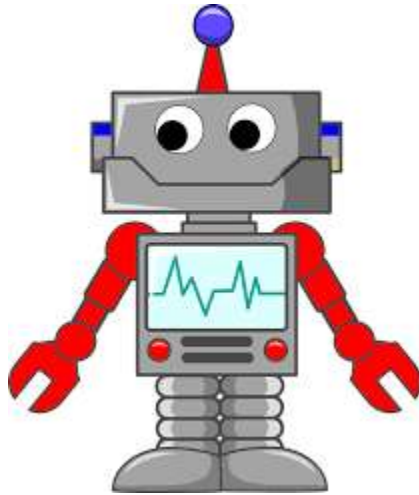
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# Workshop A1: What keeps me awake at night? The CRO's view of pricing.

Darren Boland – CRO esure

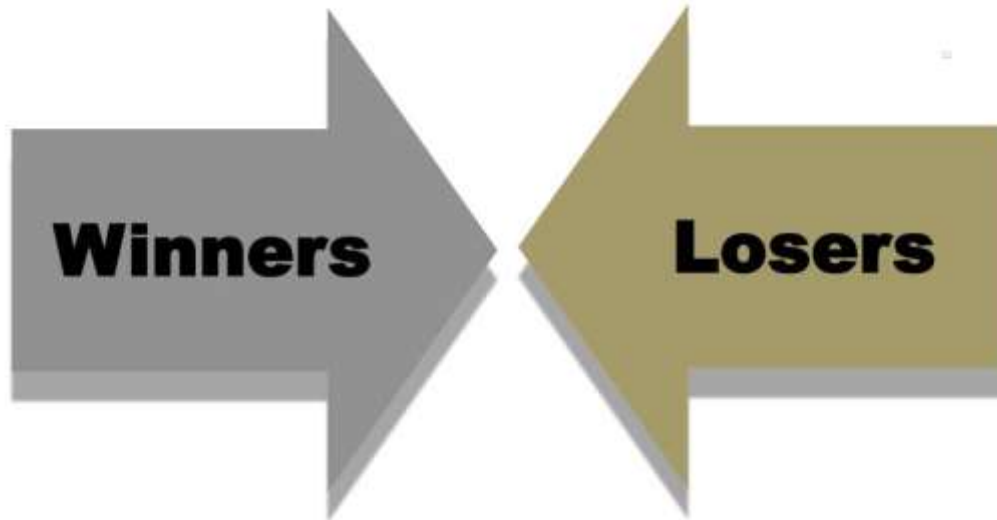


# Removing “The Human”



# Pricing Arms race

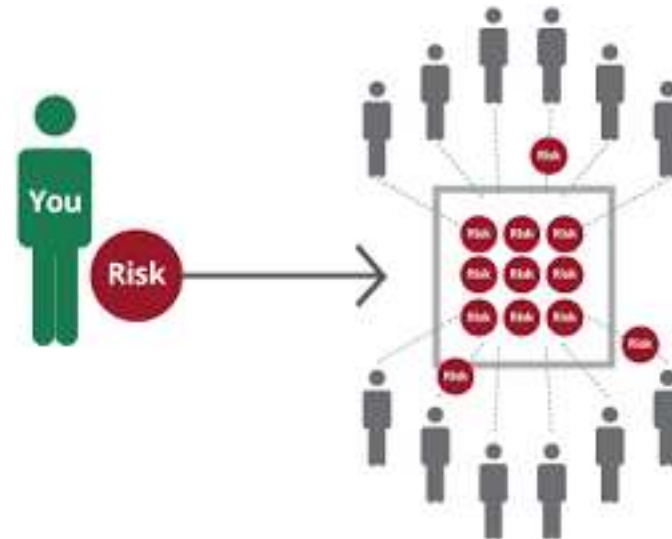
**Zero Sum Game**



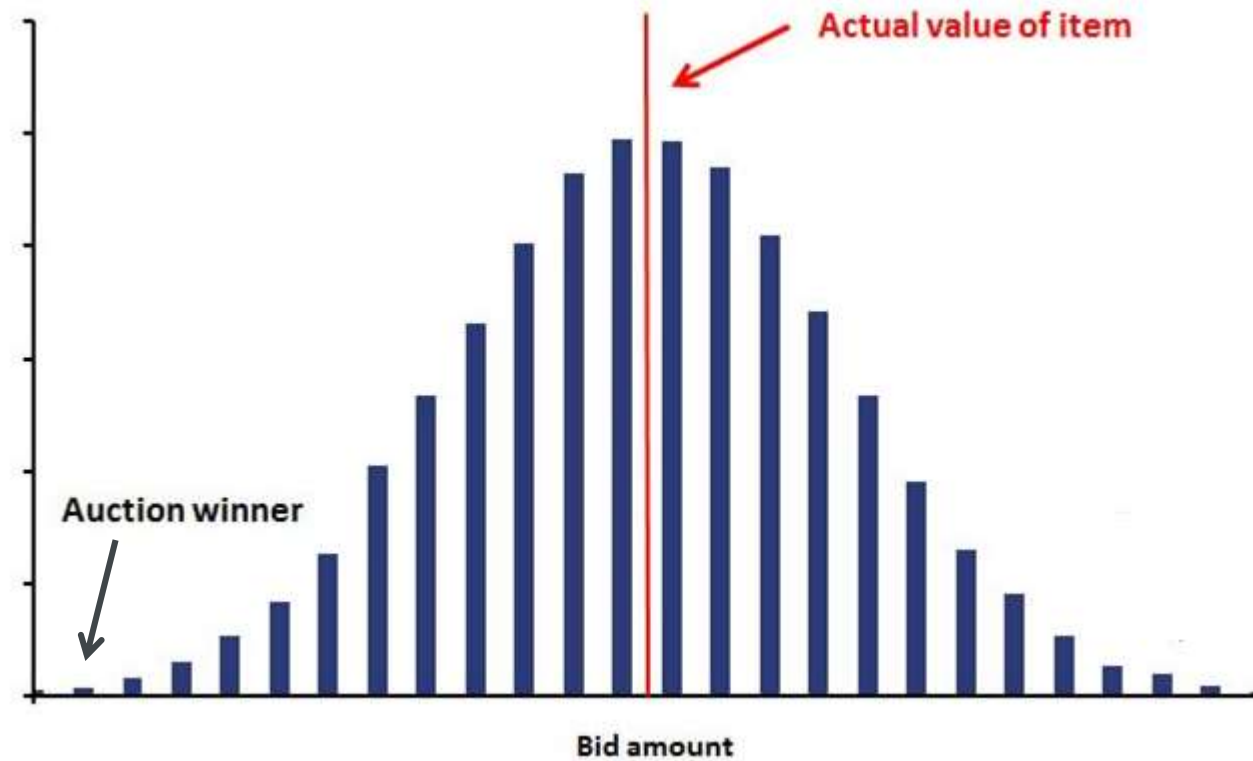
$$1 - 1 = 0$$



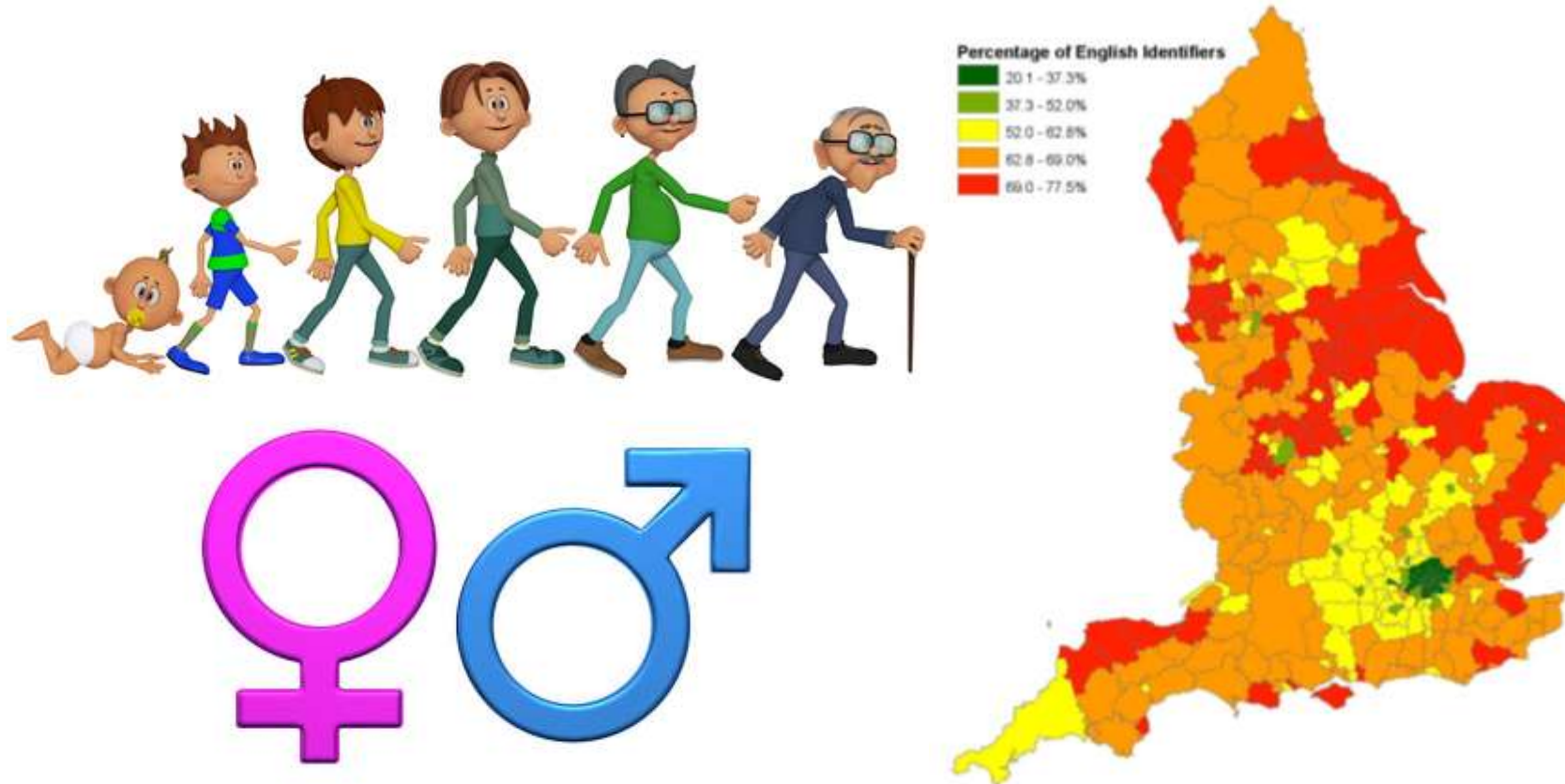
# Pooling risk and model granularity



# Winners curse



# Ethics in pricing



# Products design meeting the customers needs



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# Silent cover





# Burn cost shifts



# Modelled benefits and future savings



# The cycle

