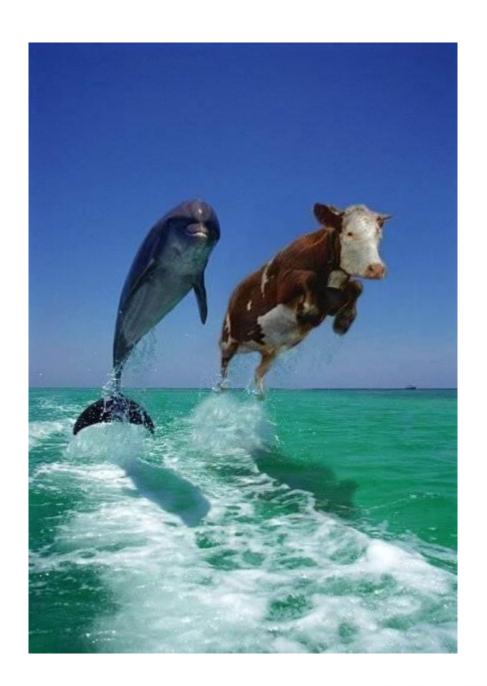
## Liability Underwriters Group Conference 2013

A Tide, a Flood and Fortune



### Ready?



























# Liability Insurance and Compensation for Injury and Damage

If Liability Insurance has a future

22-23 September 1994St. Catherine's College, Oxford



#### Plus ça change, plus c'est la même chose

The more it changes, the more it's the same thing



# There is a tide in the affairs of men Which, taken at the flood, leads to fortune.

Omitted, all the voyage of their life Is bound in shallows and in miseries. On such a full sea are we now afloat, And we must take the current when it serves, Or lose our ventures.

Julius Caesar Act 4 scene 3



### What is bugging LUG?











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