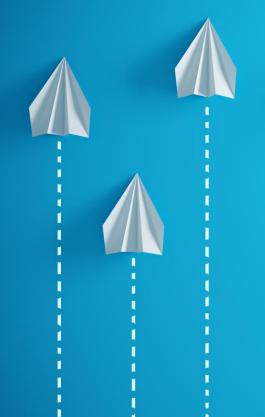
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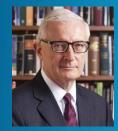
THE CHANGING **MANIFESTATIONS** OF RISK

Comments on Innovation, Unconscionability and the **Duty of Utmost Good Faith**

2020 GEOFF MASEL LECTURE

This lecture was first delivered as the Opening Address for the 2019 AILA National Conference. The theme of that conference, "Off the Map - Charting New Territory", sought to highlight different areas in which changing manifestations of risk posed new challenges. In that context, the novel questions posed by new technologies, the standards at the heart of decent commercial behaviour and the human element of non-financial risk are all matters of some importance. The lecture will also canvass the recent amendments to the Insurance Contracts Act 1984 (Cth).

Presented by



THE HON. CHIEF JUSTICE AO **JAMES ALLSOP** Federal Court of Australia





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