



\$UWL¿FLDO ,QWHOOLJ
8QGHUZULWLQJ \$Q \$X
DW WKH %LJ 3LFWXUH



DQ
WHG

\$ QHZ UHDOLW\

7KLQN RI D SKRWRJUDSK VWDWLF XQFKDQJLQJ WKHQ DXJKW LQ
PRYLH G\QDPLF FRQLQXRXVO\ PRYLQJ D FROOHFWLQJ RI PRPHQW VWUXQJ
FRPSOHWH VWRU\ 1RZ WDNH LW D VWHS IXUWKHU WR YLUWXDQ DOG DYI PHOWH
JHQHUDWHG VLPXODWLQJ RI D WKUHH GLPHQVLRQDO HQYROYHG WKDW DQG
VSHFLDO WRROV

7KLV SURJUHVVLRQ RI LPDJLQJ WHFKQRORJ\ UHVHPEOHV WKH HYROXWLQJ RI O
RI XQGHUZULWLQJ UHVHPEOHG YLHZLQJ D SKRWRJUDSK RU DW OHDVW D OLPLV
ZLWK VWDWLF IDFV LQFOXGLQJ EORRG WHVW UHVXOWV ZHUH DVNHG WR DQ
ULVN RYHU WLP

:LWK PRUH LQIRUPDWLRQ DYDLODEOH IURP ERWK WUDGLWLRQDO DQG QRQ WUD
KLVWRULHV FUHGLW GDWD HWF ± XQGHUZULWHUV FDQ QRZ DFFHVV OHQJWK\
RI DSSOLFDQWV PRUH OLNH D PRYLH (TXLSSLQJ XQGHUZULWHUV ZLWK WRRO
LV HQDEOLQJ WKH GHYHORSHPHQW RI DFFHOHUDWHG VROXWLQJ EDVHG RQ DSS
WKHLU EHKDYLRUV RYHU WLP YLD D PRUH IULFWLRQOHVV FRQVXPHU IULHQG

LQWHUDEFWLYH DQG SUHGLFWLYH YLHZ RI ULVN WKDW ZLOO FKDQJH WKH ZD\ Z

\$UWL¿FLDO LQWHOOLJHQFH LQ XQGHUZULWLQJ

6RPH RI WKH PRVW H[FLWLQJ DGYDQFHV LQ UHFHQW \HDUV FRPHIDBPHV ¿HO
PRUH IDPLOLDU ZLWK \$, LQ RXU HYHU\GD\ OLYHV WKDQ ZH PD\ UHDOLJH 1DYLJ
GLUHFWRUQV ZKHQ ZH PDNH D ZURQJ WXUQ E\ PDQVSRPHV DSSOLVQ XQGHQJ
DV QHZ GDWD EHFRPHV DYDLODEOH DQG RSWLPLJH ULVN PDQDJHPHQW LQVLJKV

2QH DUHD WKDW DSSHUV HVSHFLDOO\ SURPLVLQJ IRU \$, DSSOLFDWLQJ LV G
RQH FRQVLGHUH LPSDLUH 7KRVH GLDJQRVHG ZLWK GLDEHWHV IRU H[DPS
SURLGHV GLJLWDO ELRPDUNHUV VXFK DV JOXFRVH OHYHOV EORRG SUHVXU
UHOXFDQW WR FRPSO\ ZLWK VHOI PHDVXUHPHQW ZH DUH VHHLQJ HYLGHQH
¿HO RI SHUVXDVLV WHFKQRORJ\ ,Q RQH FDUH XVHUV RI D JOXFRVH PRQLWR
WKHPVHOYHV DV PDQ\ DV WLPHV D GD\

:KHQ WKHVH WHFKQRORJLHV DUH EXQGOHG ZLWK LQVXUDQFH SURGXFWV WKH
EH PDWFKHG ZLWK LQVXUHV RIIHULQJ ¿QDQGLDO LQFHQWLYHV H J SUHPLXP
EDFN WR WKRVH UHDFKLQJ WKH FOLQLFDO RXWFRPHV LQWLQJLQJ WKH PRV
WKHQ EH XVHG WR DQDOJH WKH ÁRRG RI PHGLFDO DQG QRQ PHGLFDO GROWD DQ
SURLGLQJ PRUH DFFXUDWH XQGHUZULWLQJ RXWFRPHV RI WKH LQVXUHU EX

\$W 5*\$ \$VLD 3DFL¿F ZH KDYH GHYHORSHG GLDEHWHV SURGXFWV LQ PXOWLSOH
GLDEHWHV ZHOOQHVV SURGXFW LQ 6LQJDSRU\$, DQG DQVXUHSORLQWZDPRXWRU
DVVHVVPHQW IRU VXFK RIIHULQJV ,Q -DSDQ RXU LQLWLDWLYH WR GLJLWL]H K
LQIRUPDWLRQ DYDLODEOH IRU FRPSXWHU DQDO\VLV %\ DSSO\LQJ \$, ZH ZLOO
FDVHV DQG HQDEOH XQGHUZULWHUV WR EH PRUH HI¿FLHQW DQG HIIHFWLYH
:KLOH \$, DQG RWKHU WHFKQRORJLHV ZLOO LPSURYH DQG VSHHG XS XQGHUZULV
RI H[SHUW KXPdq LQVLJKW SDUWLFXODUOHIROYDQFH XOWKRXDGOHDWLNZHGDM
DXJPHQW QRW UHSODFH KXPdq FDSDELOLWLHV 8QGHUZULWHUV ZLOO UHPDLQ
EHWWHU ORRN DW WKH ELJ SLFWXUH
&RQWDFW JPRVLV#UJDUH FRP WR OHDUQ PRUH DERXW QHZ WHFKQRORJLHV UHV

REFERENCES

6RXUFH KWWSV ZZZ EORRPEHUJ FRP QHZV DUWLFOHV KRZ WR JHW