

## Discussion topic for Tuesday night's CEO networking session

*Consider these questions while you network with your peer CEOs on Wednesday evening:*

**When it comes to a consumer driven approach to cooperative financial services, is there a sustainable competitive advantage at all?**

**Would you get engaged to convince the marketplace at every level?**

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*Would you...*

...Change your business plan and alter your culture?

...Push the regulatory environment to think "owner" as much as "consumer?"

...Push the insurance environment to think "owner" as much as "consumer?"

...Push the trades and your vendors to create value for owners?

...Push yourself to change the industry? (and do it soon?)

