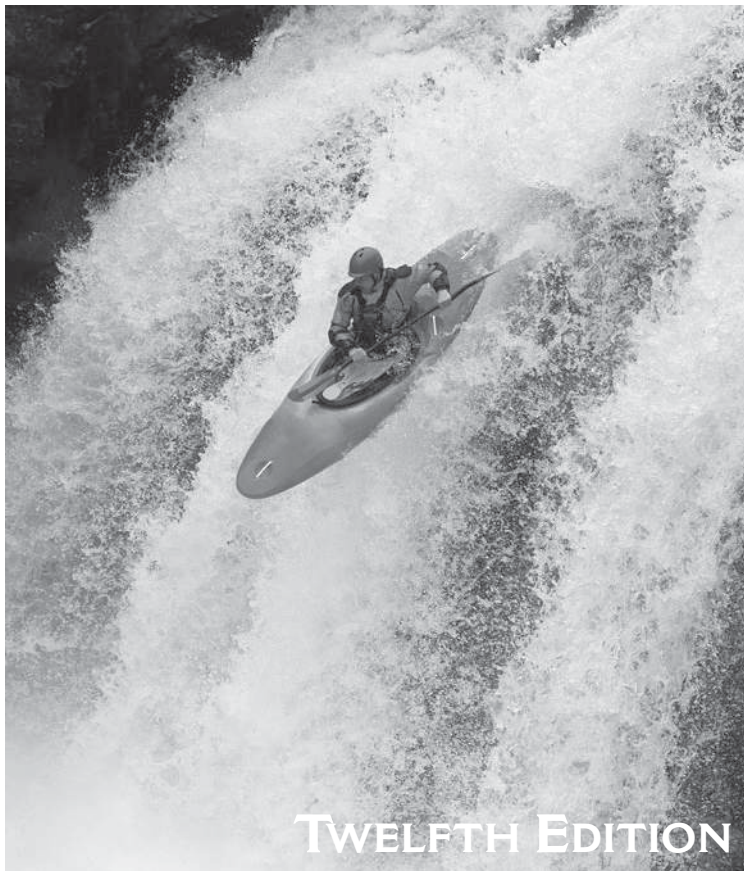


Principles of  
**RISK MANAGEMENT  
AND INSURANCE**

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