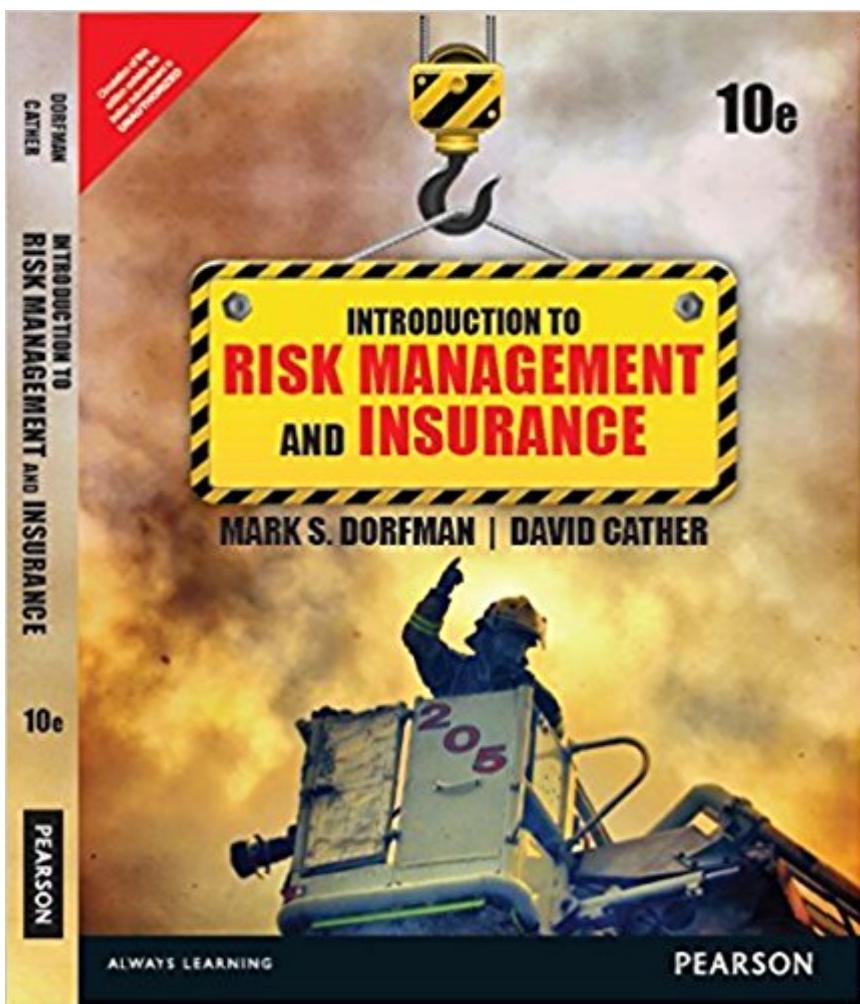


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Introduction To Risk Management And Insurance



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