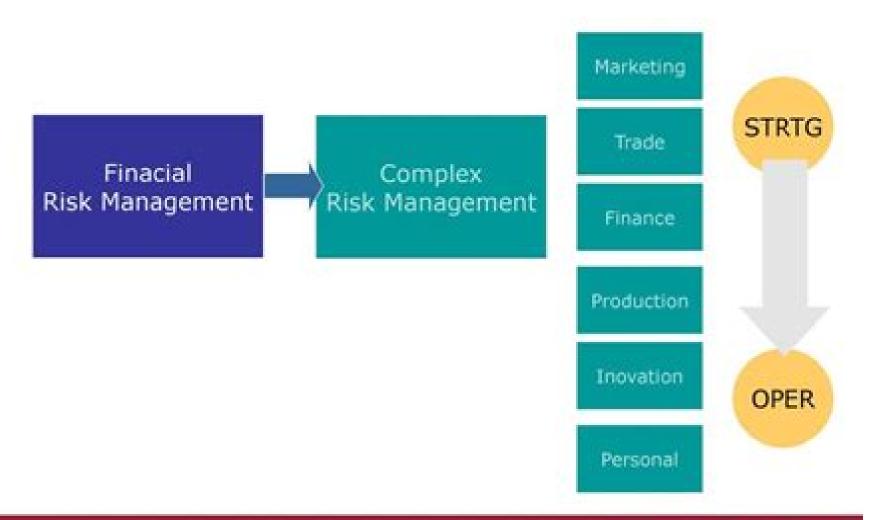
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# **Risk Mngmt And Insur**

**Terry C. Jones** 

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