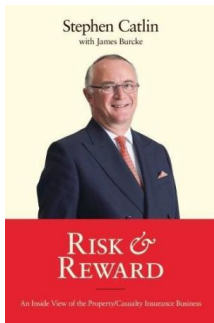


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## RISK & REWARD: AN INSIDE VIEW OF THE PROPERTY/CASUALTY INSURANCE BUSINESS



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