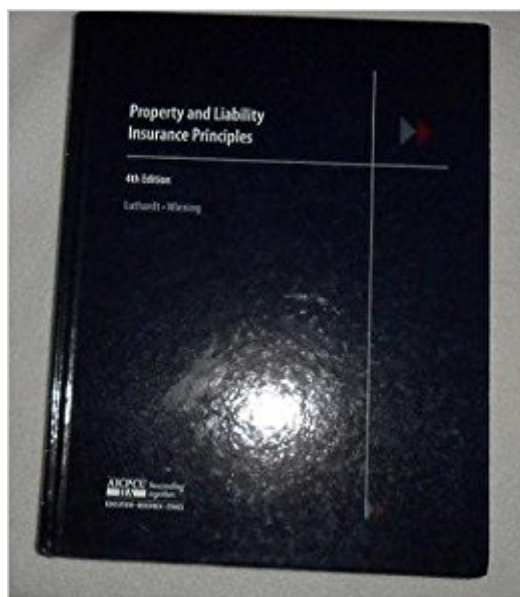


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# PROPERTY AND LIABILITY INSURANCE PRINCIPLES 4TH EDITION 2005



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