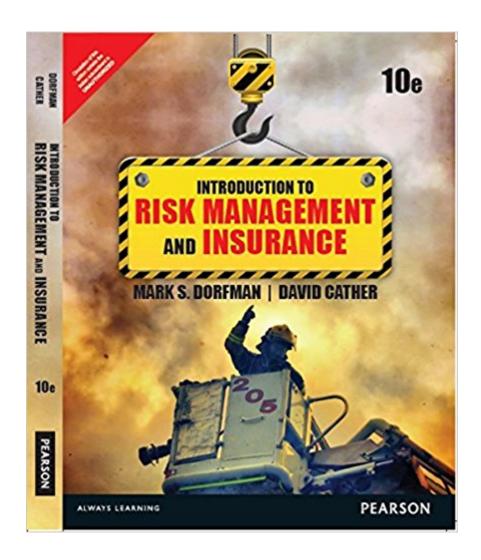


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Introduction To Risk Management And Insurance





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International Edition. Printed in black and white.

Book Information

Paperback: 504 pages

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Publisher: PH; Tenth Edition edition (2012)

Language: English

ISBN-10: 9332549486

ISBN-13: 978-9332549487

Package Dimensions: 10.2 x 8 x 0.9 inches

Shipping Weight: 1.8 pounds

Average Customer Review: 4.5 out of 5 stars 20 customer reviews

Best Sellers Rank: #496,448 in Books (See Top 100 in Books) #160 in A A Books > Business &

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