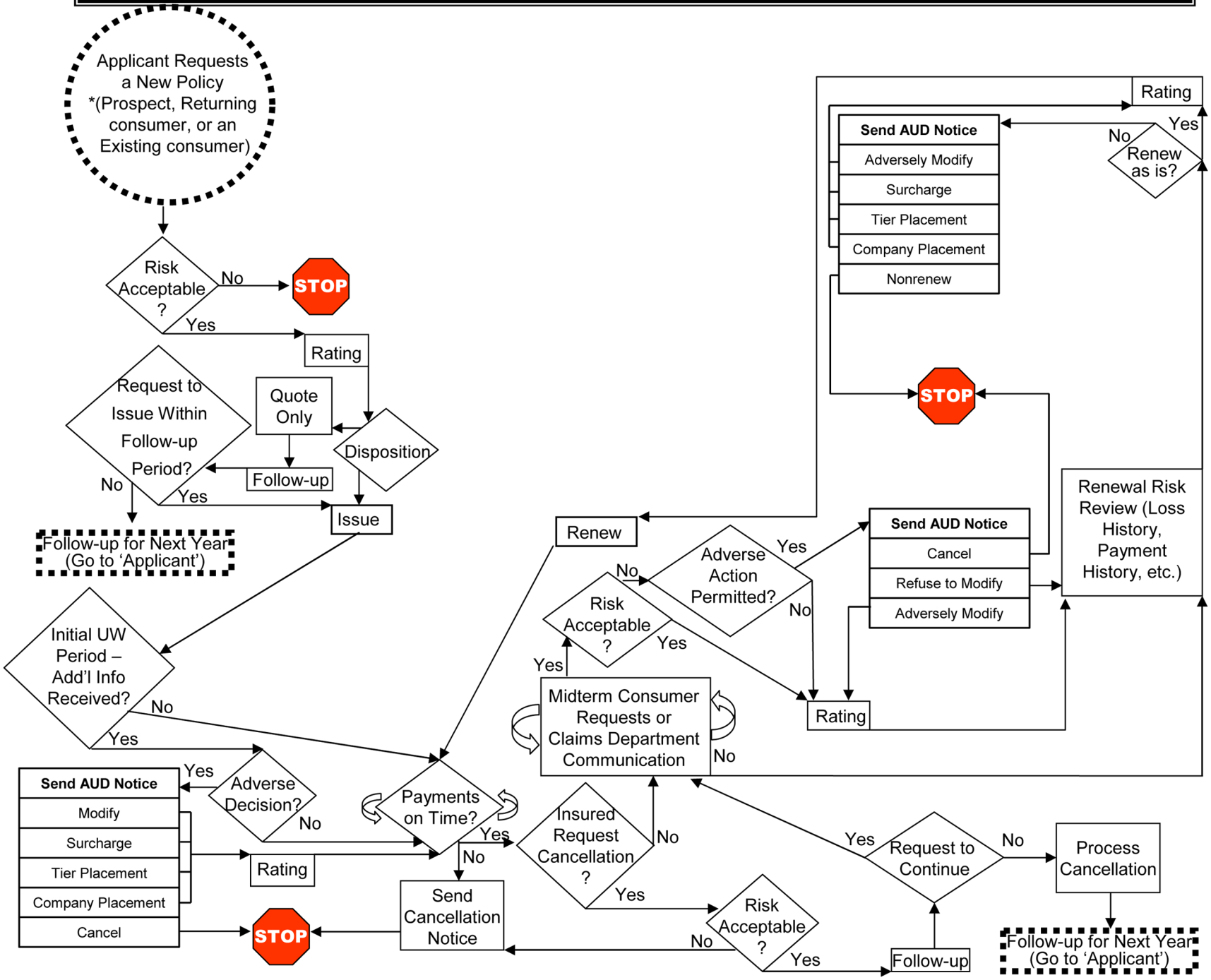
U.S. P&C Personal Lines Insurance Underwriting Process – Contractual Perspective



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