

The background of the cover is a photograph of a wooden bridge crossing a narrow stream in a lush green forest. The water is clear and reflects the surrounding trees. In the foreground, a person's bare feet are visible, standing on the wooden planks of the bridge. The overall mood is serene and natural.

# Fundamentals of Risk and Insurance

EMMETT J. VAUGHAN • THERESE M. VAUGHAN

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# Fundamentals Of Risk And Insurance

**Paul Hopkin**



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