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22	\$715.4Billion iii HP	



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- Commercial General Liability Insurance



- Umbrella / Excess Liability Insurance

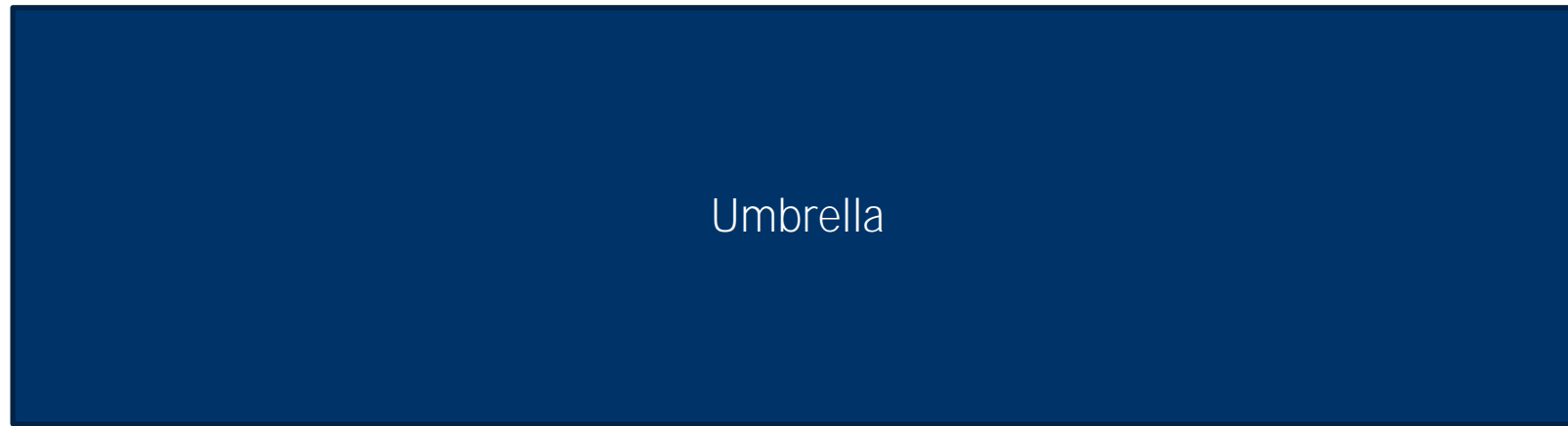
Umbrella

(Primary)

Umbrella

\$10M

\$1M





- Workers Compensation Insurance





- Property Insurance





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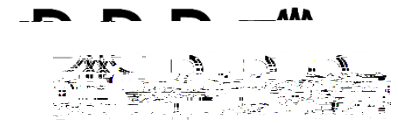
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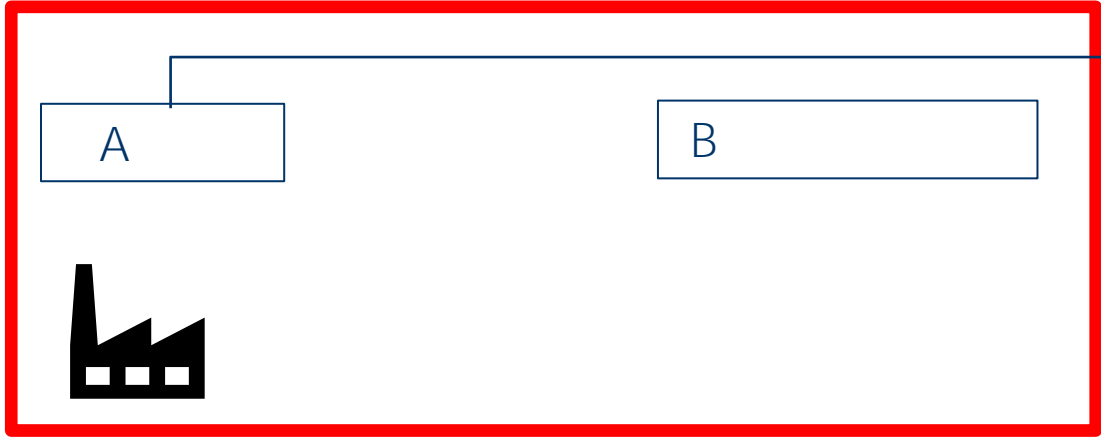




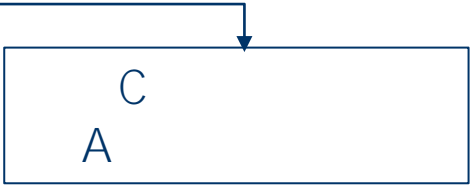


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Total Cost of Risk

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