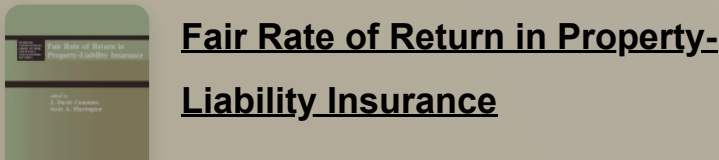


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# A Discounted Cash Flow Approach to Property-Liability Insurance Rate Regulation

| Chapter

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