

The background of the cover is a photograph of a wooden bridge crossing a small stream in a lush green forest. The water is clear and reflects the surrounding trees. In the foreground, the wooden planks of the bridge are visible, and a pair of bare feet is standing on them, suggesting a sense of journey or risk.

# Fundamentals of Risk and Insurance

EMMETT J. VAUGHAN • THERESE M. VAUGHAN

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# Fundamentals Of Risk And Insurance

**Marcelo G. Cruz, Gareth W.  
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