

A photograph of a kayaker in a red kayak navigating white-water rapids. The kayaker is wearing a red helmet and a dark jacket. The water is turbulent and white with foam. The background is a dark, shadowed area of the river.

Principles of  
**Risk Management and Insurance**

Twelfth Edition

**Rejda • McNamara**

# Risk Management And Insurance 12th Edition Rejda

**Tao Wei**



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