

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

Mark S.Dorfman



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