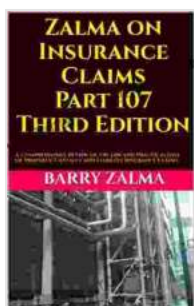


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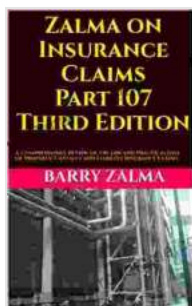
About the Author

Barry Zalma is a leading insurance law expert with over 40 years of experience. He is the author of numerous books and articles on insurance law, and he has lectured extensively on the topic. Zalma is also a frequent commentator on insurance law issues in the media.

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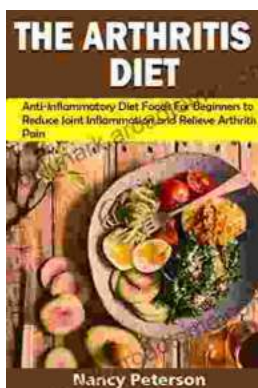


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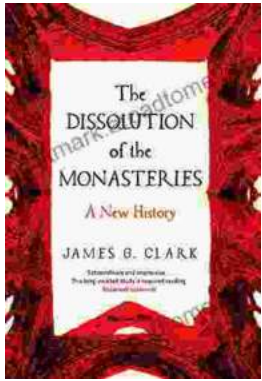
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