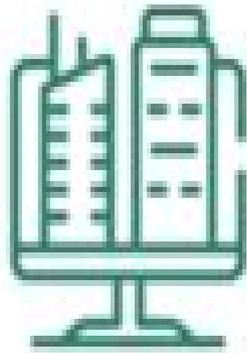
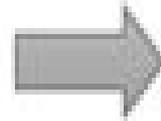


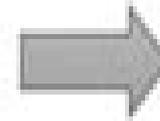
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**Enterprises**



**Identify Risks**



**Protect Against  
Losses**

# Erm Explained

**Wolfgang Guggemos**



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