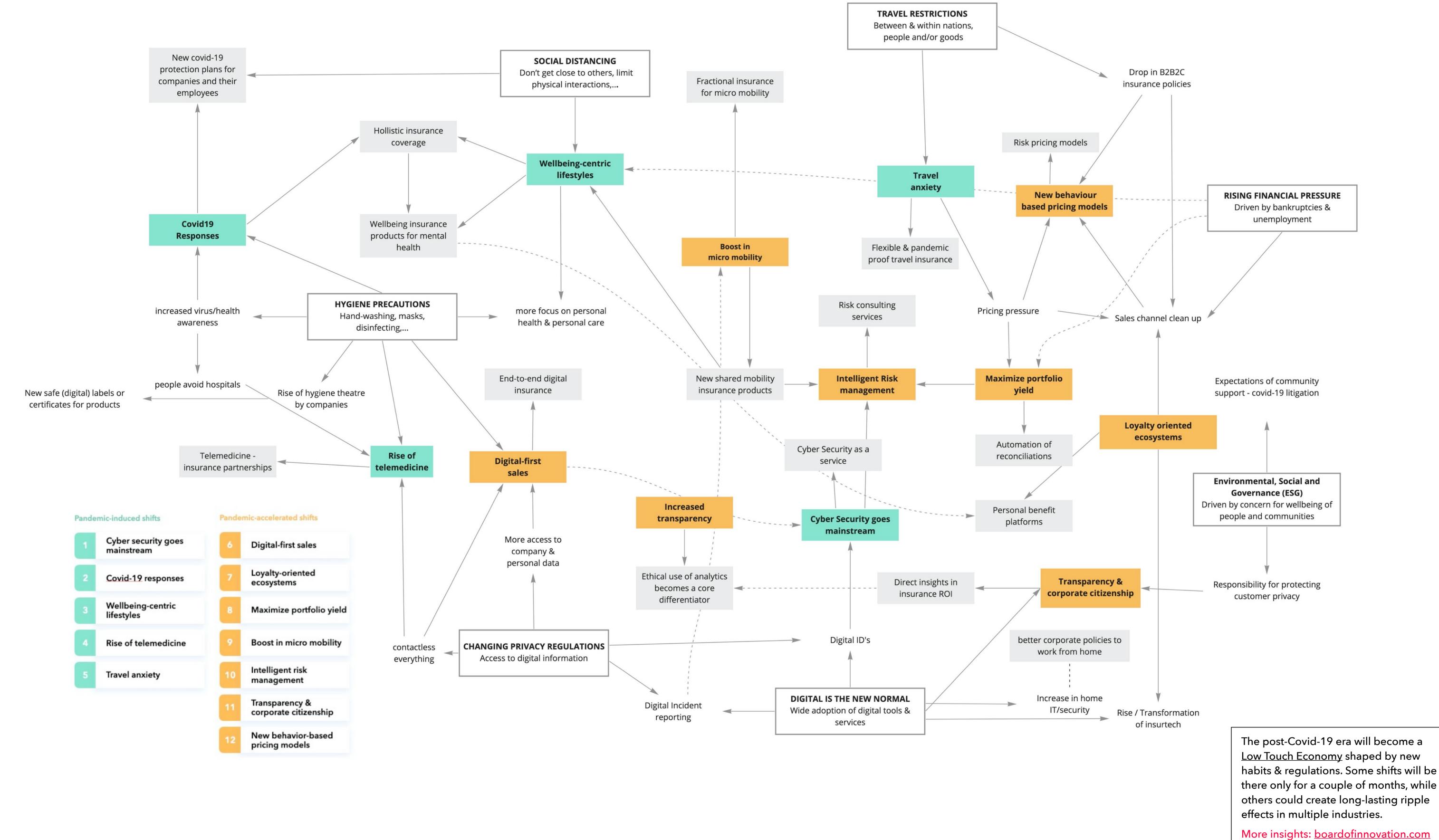
Shifts in insurance

Ripple effects in the low touch economy



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