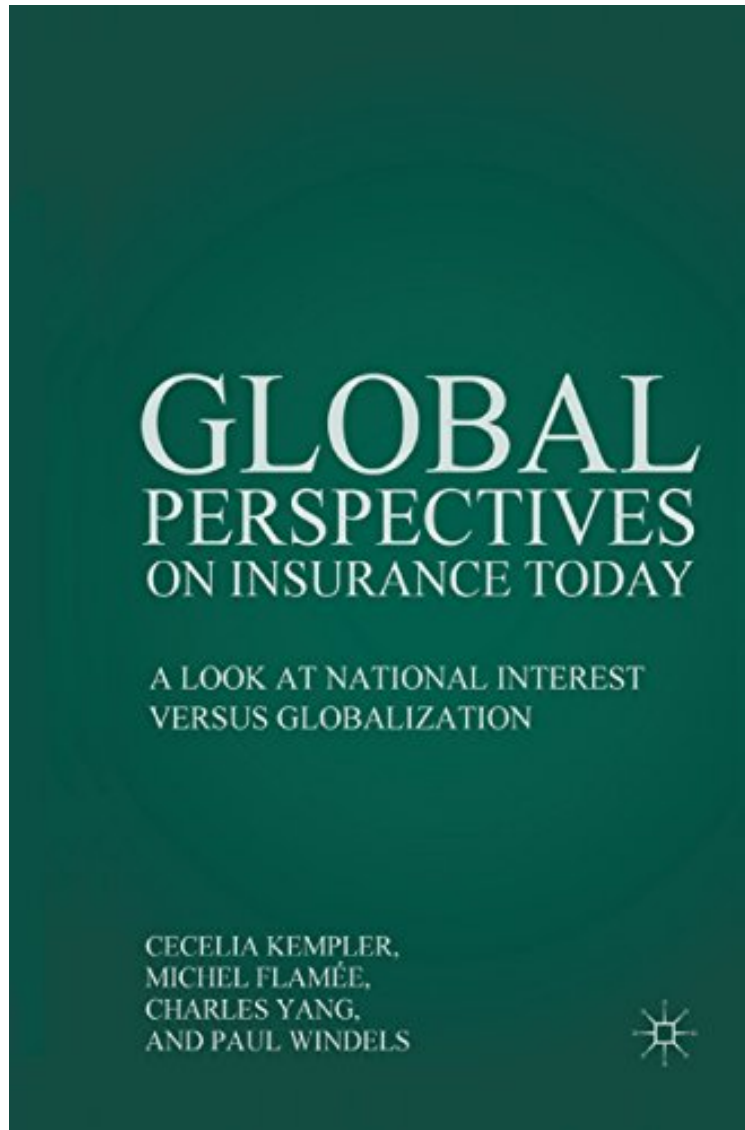


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Many risks face the global insurance industry today, including the aging populations of developed countries,

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