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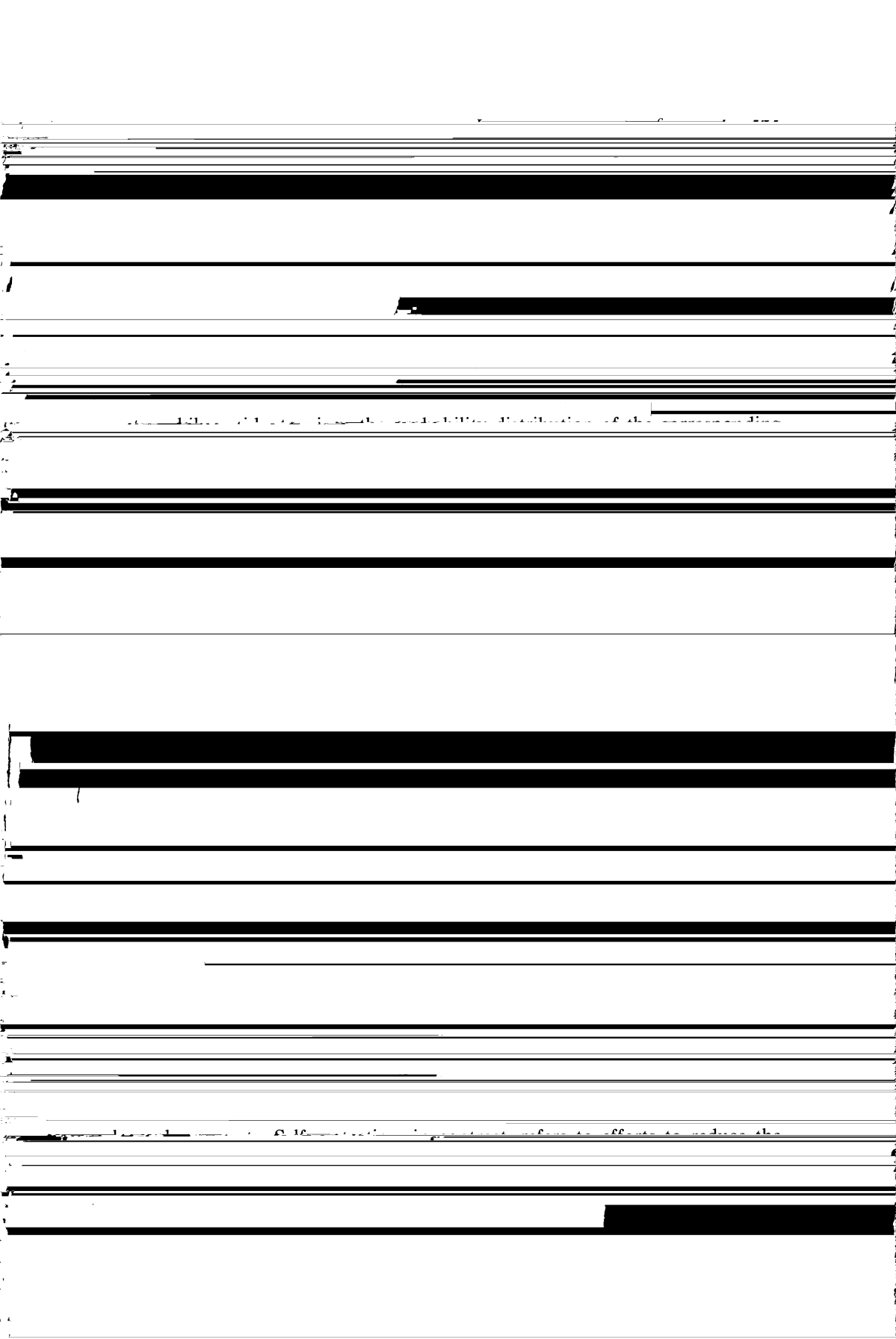
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[The remainder of the page contains multiple lines of text that are either completely blank or so heavily obscured by horizontal black bars that the content is illegible.]

[REDACTED]

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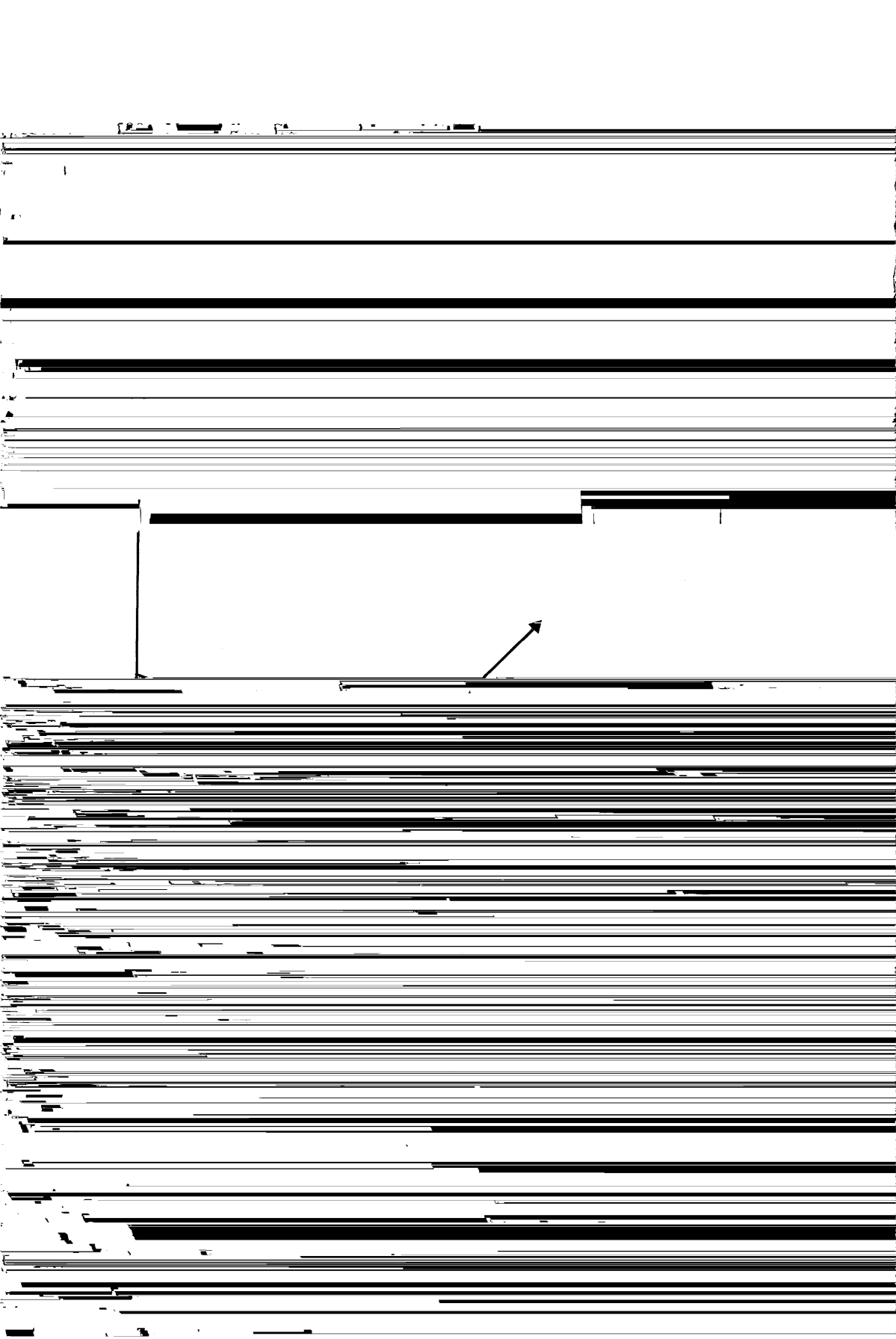
[REDACTED]

agreed to be covered by self insurance. Organization does imply

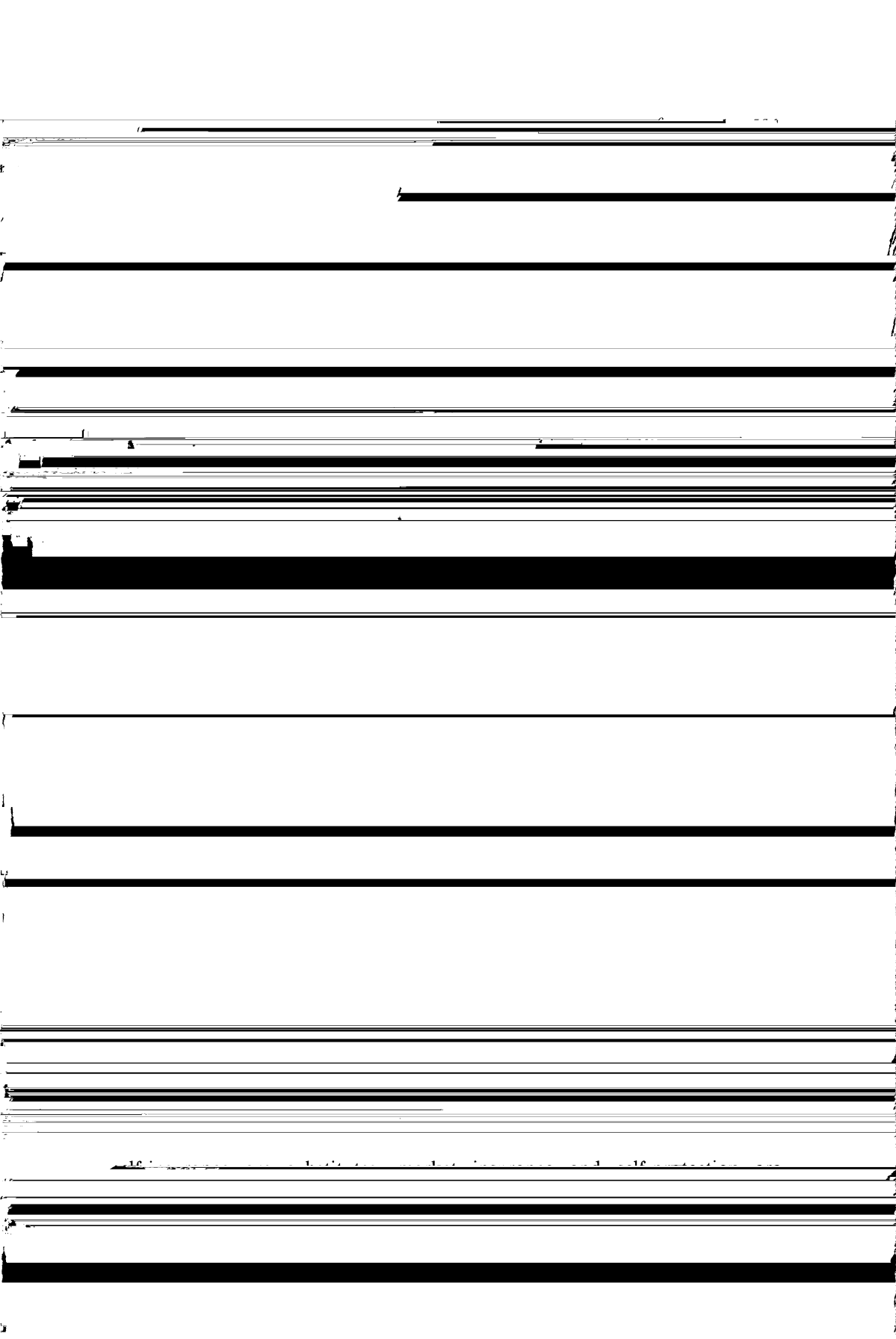
[REDACTED]

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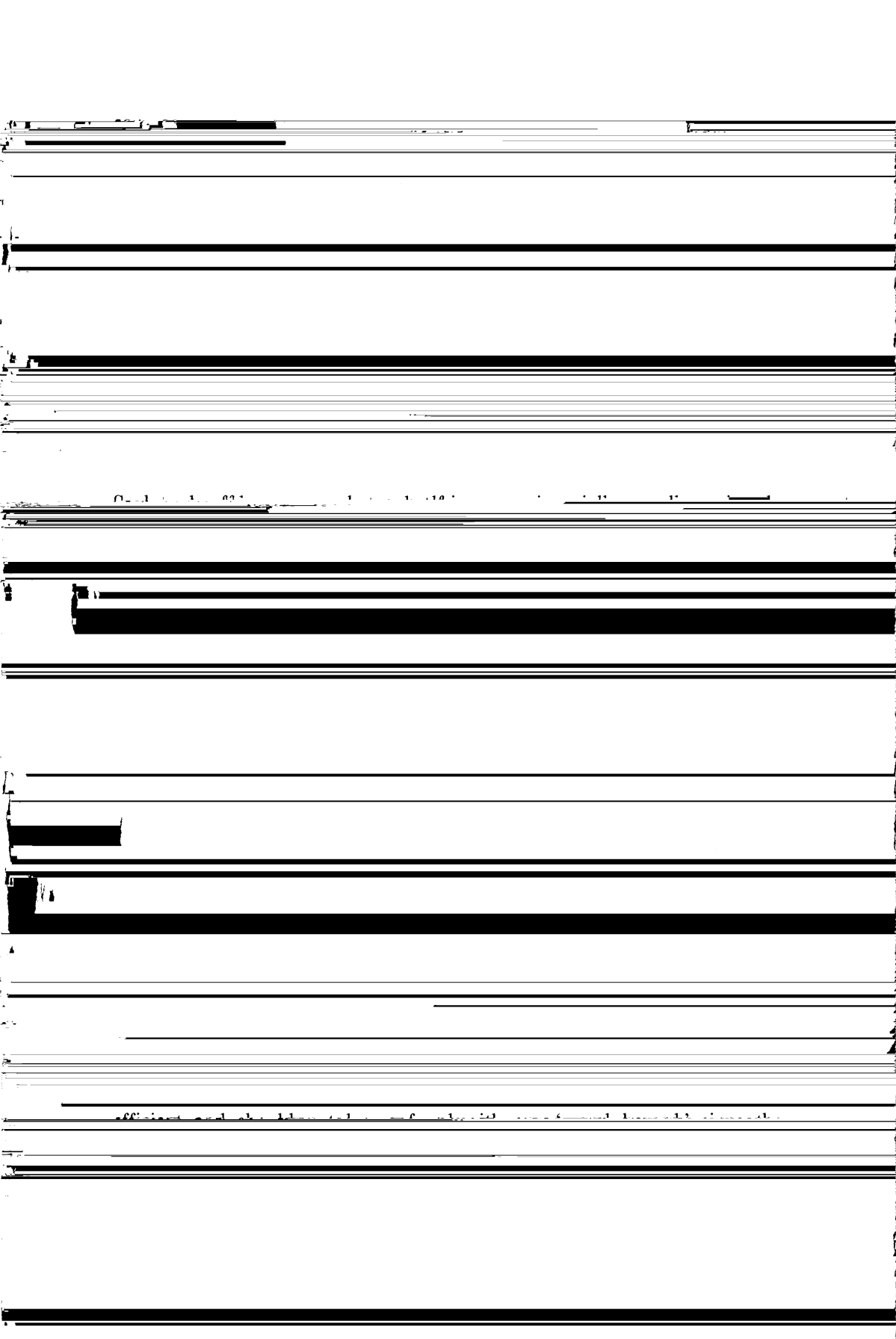
[REDACTED]

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Subject: [REDACTED] (Since the nature of business is necessary)

and the utility function exhibits decreasing absolute risk aversion. The