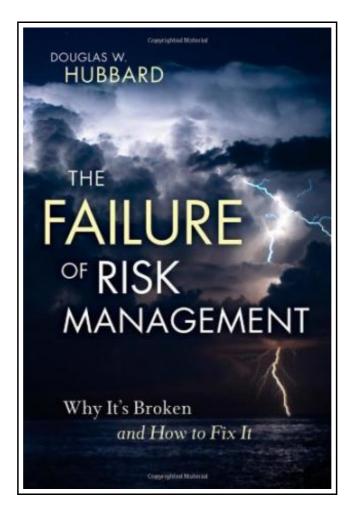
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THE FAILURE OF RISK MANAGEMENT: WHY ITS BROKEN AND HOW TO FIX IT



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