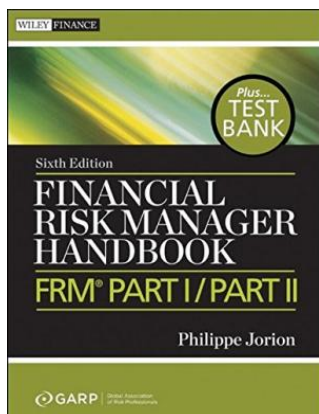


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- Authored by Philippe Jorion, GARP (Global Association of Risk Professionals)
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