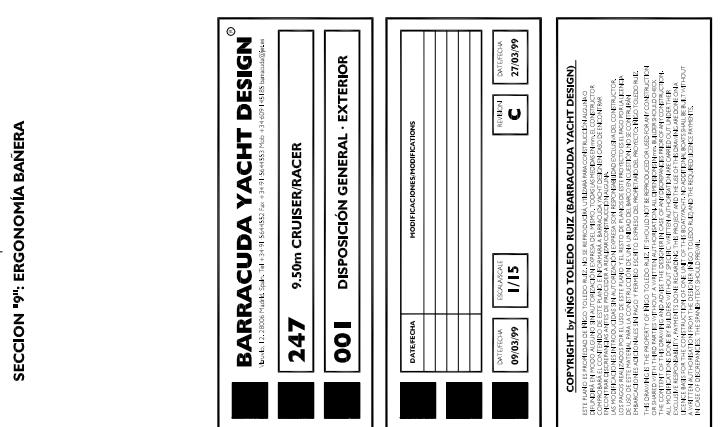
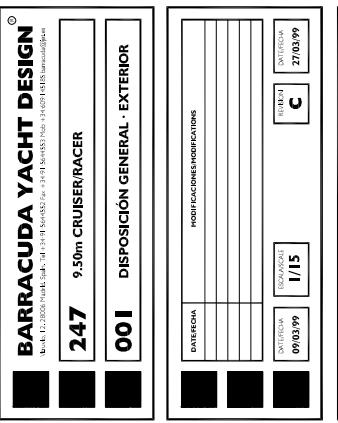


SECCION "9": MEDIDAS PRINCIPALES BAÑERA

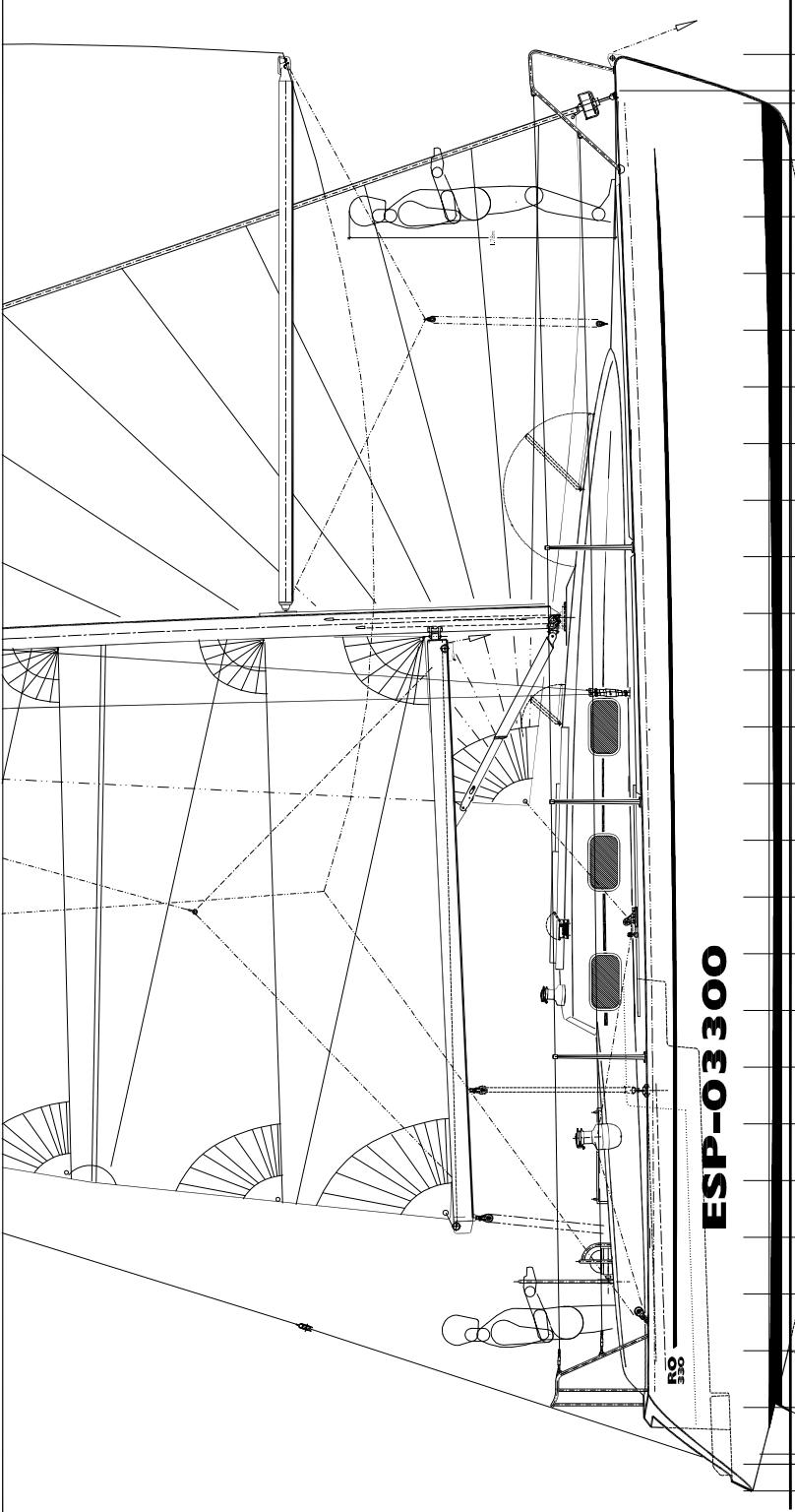


SECCION "9": ERGONOMÍA BAÑERA

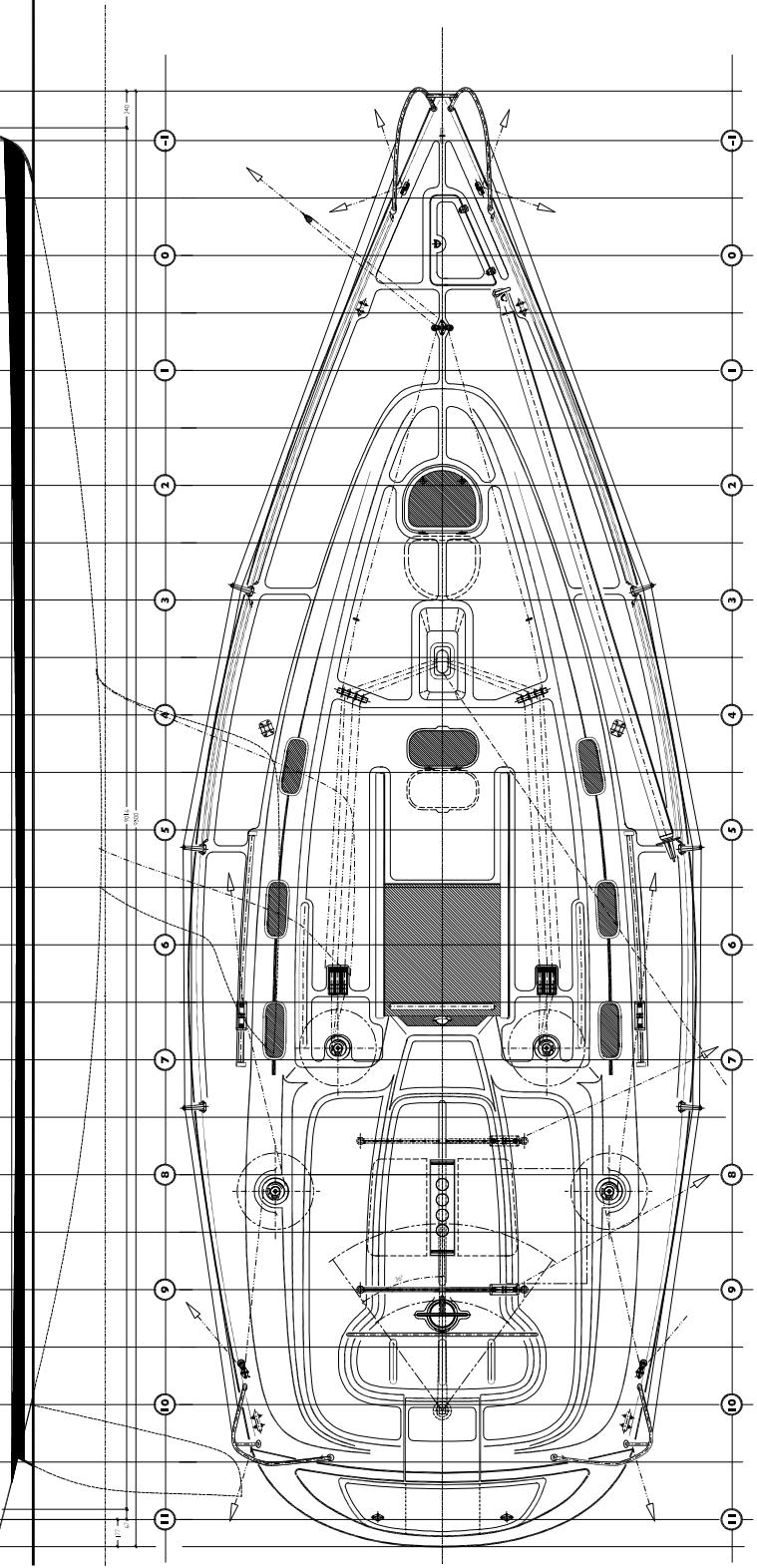


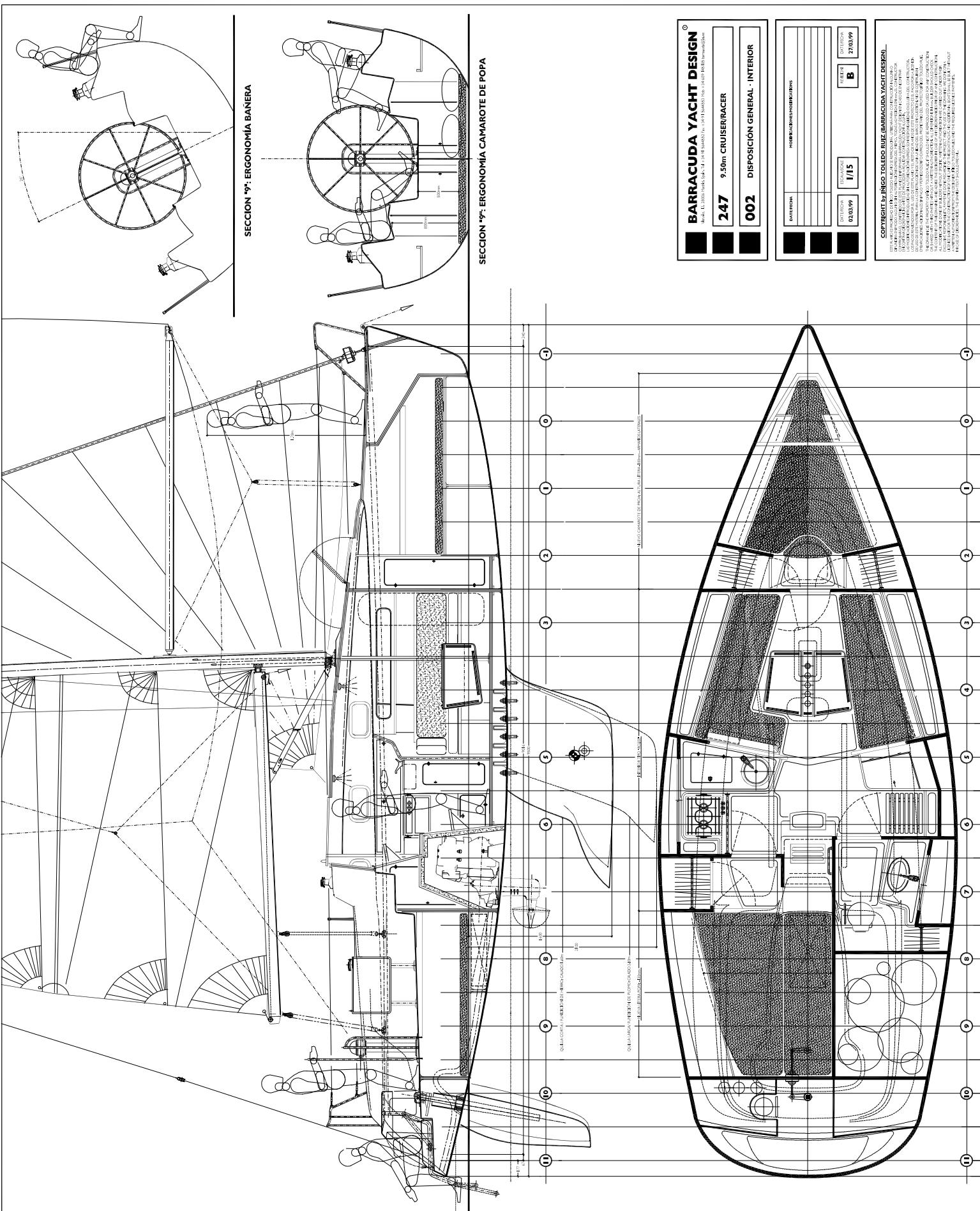
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It is also important to remember that the market for insurance products is highly competitive. Insurers are constantly looking for ways to reduce costs and increase efficiency. This can lead to significant price reductions over time. It is also important to remember that the insurance industry is heavily regulated by state insurance departments. These regulations are designed to protect consumers from unfair practices and ensure that insurers have sufficient capital to meet their obligations. In addition, the insurance industry is subject to federal laws such as the Sarbanes-Oxley Act, which requires companies to maintain accurate financial records and disclose information to investors.



ESIP-03300





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