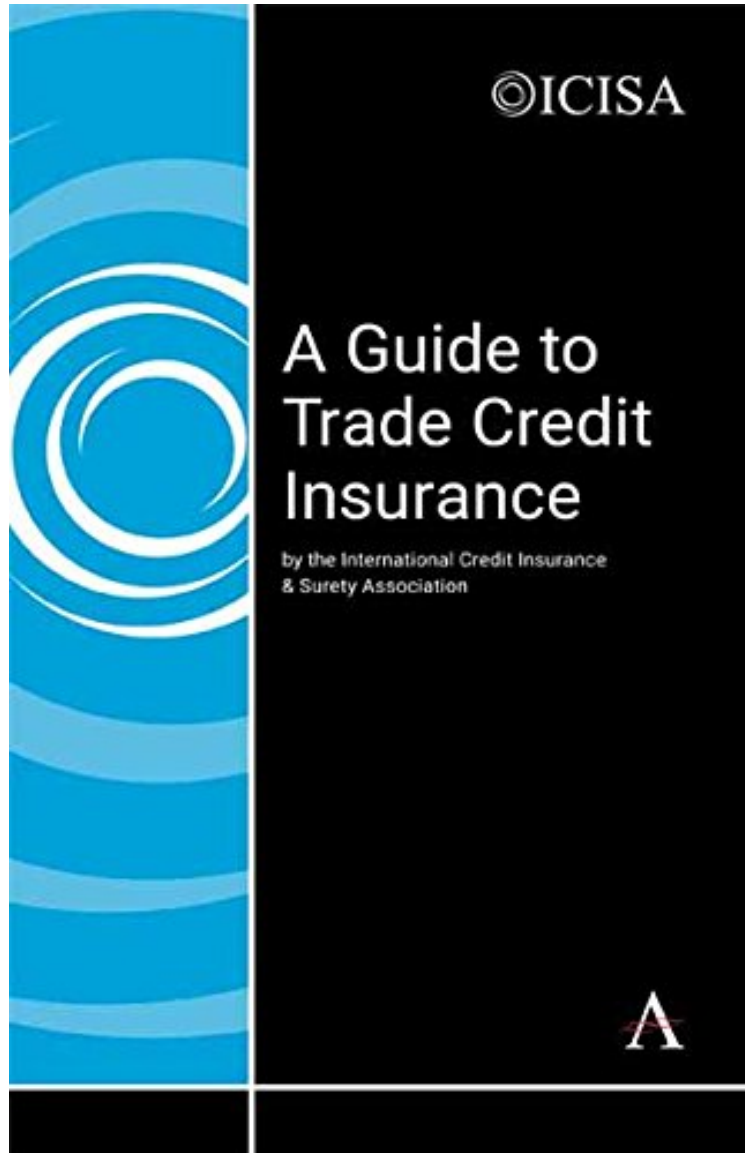


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About the AuthorThe International Credit Insurance Surety Association (ICISA) brings together the world's leading companies providing trade credit insurance and surety bonds. ICISA promotes technical excellence, industry innovation and product integrity, as well as addressing business challenges generated by new legislation.