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Full name of first author place , date

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Full name of second author

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Full name of third author

**To *Insurance Review* Editorial Team:**

**Declaration of Co-authorship of a Collective Work**

 We, the undersigned, declare that the above-named authors have contributed to the paper entitled

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in the manner described below:

**First author**

 – development of study objectives and methods, collection of source materials and carrying out research, statistical compilation of study results, interpretation of the obtained results, writing the paper\*

The total percentage contribution of the First author is ... %

**Second author**

– development of study objectives and methods, collection of source materials and carrying out research, statistical compilation of study results, interpretation of the obtained results, writing the paper\*

The total percentage contribution of the Secondauthor is ... %

**Third author**

– development of study objectives and methods, collection of source materials and carrying out research, statistical compilation of study results, interpretation of the obtained results, writing the paper\*

The total percentage contribution of the Third author is ... %

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First author’s legible signature

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Second author’s legible signature

………………………………..

Third author’s legible signature

\* Please underline as applicable