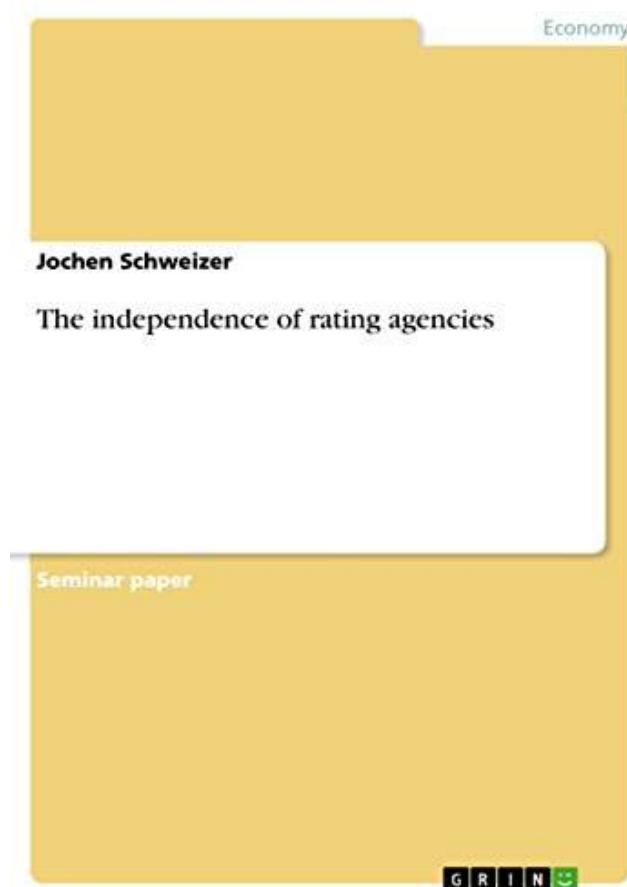


# The independence of rating agencies

By Jochen Schweizer  
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